REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1989

BILL CLINTON
Governor

BILL J. FORD
Bank Commissioner

Seventy-Fifth Annual
REPORT OF
THE
BANK COMMISSIONER

JUNE 30, 1989

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 1989

Honorable Bill Clinton
Governor of Arkansas
Little Rock, Arkansas

Governor Clinton,

I, Bank Commissioner Bill J. Ford, hereby submit for your information and consideration, the Seventy-fifth Annual Report of the State Bank Department pursuant to the provisions of Act 113 of 1913. The financial and statistical information contained in this report has been compiled from Reports of Condition and Income submitted to this office for the fiscal year ended June 30, 1989.

The Department supervised 178 financial institutions as of June 30, 1989, including 173 state-chartered commercial banks, two trust companies, two industrial loan institutions, and one non-profit organization. The assets for all institutions supervised totaled $8,913,596,000 at year end with $8,877,033,000 representing the total assets of the state-chartered commercial banks, a 5.13% increase over the $8,444,157,000 in total assets reported one year ago.

Two new bank charters were approved by the State Banking Board with the concurrence of the Bank Commissioner. A charter was approved for FirstBank of Arkansas, Brinkley, on January 25, 1989, to facilitate the conversion of First National Bank, Brinkley, to a state charter. The charter application for Bank of Little Rock, North Little Rock, was approved May 4, 1989. Hallmark Loan and Investment Corporation, North Little rock, subsequently merged with the newly chartered bank resulting in the Bank of Little Rock. Thirteen state chartered banks filed applications and were approved branches pursuant to the new branching laws and established branch banking facilities in areas previously prohibited by law. No bank failures occurred during the fiscal year.

The Department performed 161 commercial bank examinations, nine modified examinations, 28 trust department examinations, and 88 bank holding company examinations during the 1988-89 fiscal year.

The mission of the State Bank Department is to apportion available staff resources existing in our Examination and Administrative Services Divisions to implement the parameters of a bank regulatory program. The Department has been and will continue to be an advocate of banking in the administration of this program. However, our primary focus is to ensure the existence of safe and sound financial practices in the state's banking institutions. It would follow that the financial services these institutions possess should foster economic growth and avail themselves of the public demand in their respective communities. To verify the adequacy of any institution in these areas, we accordingly seek every means available to improve deficient areas.

The goals for the upcoming fiscal year are predicated not only by the environment of the financial industry, but by priorities we have established to regulate and supervise that environment. The following points address these priorities from a historical or continuing perspective as well as those which have evolved during the preceding year and will be additional areas of focus during the forthcoming year.

On a continuing basis, we will maintain the following goals:

- to improve the examination process through an intensive education and training program;
- to continue an effective examination and visitation schedule designed to monitor the quality of the state's financial institutions;
- to continue to improve the communication network between the Department and the financial institutions within its jurisdiction of supervision;
- to create and foster greater awareness among the State's bankers of opportunities available which will encourage economic development; and,
- to continue to monitor any and all activities resulting from the Regional Interstate Banking Law.

Newly identified goals are as follows:

- to expand the examination process with more in-depth analysis and review in the areas of compliance and electronic data processing;
- to upgrade the current data processing system to accommodate new and integrated growth of the various applications utilized by the department's staff;
- to develop, integrate and enhance data processing applications; i.e., Report of Examination, on-line bank status information, budget, inventory, etc.;
- to revise and enhance the off-site monitoring (Self-Examination) program in order that it may become a more effective management and regulatory tool; and,
- to improve and expand in-house training procedures for all examining personnel.

The accreditation we have been awarded by the Conference of State Bank Supervisors is a goal we have achieved during the past year. However, it is one reflective not only of past endeavors, but of continuing progress in the areas of self-evaluation and self-improvement. The personnel and staff of the state bank Department are pledged to maintain the standards inherent in this accreditation process and dedicated to fulfilling those goals as set forth in the mission statement.

Cordially,

Bill J. Ford
Bank Commissioner

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LEGAL HOLIDAYS

New Year's	January 1
Robert E. Lee's Birthday	Third Monday In January
Martin Luther King's Birthday	Third Monday In January
George Washington's Birthday	Third Monday In February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Eve	December 24
Christmas Day	December 25

All Bills of Exchange, Drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a holiday in its stead.

COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A.J. Reap	October 3, 1918	March 22, 1919
3.	W.T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S.J. Dean	February 1, 1949	December 31, 1949
11.	Ed. I. McKinley, Jr	December 1, 1949	March 14, 1953
12.	A.R. Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H.C. Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark (Acting)	March 16, 1979	April 19, 1979
16.	B.J. Lambert, Jr	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson	April 15, 1983	October 1, 1987
18.	Bill J. Ford	October 1, 1987	....

STATE BANKING BOARD MEMBERS

Mr. Bob Willett
Smackover State Bank
P.O. Drawer 107
Smackover, AR 71762
PHONE: 725-3051
DATE APPOINTED: 12-11-87
TERM EXPIRES: 12-31-89

Mr. Douglas Simmons
Merchants & Farmers Bank
P.O. Box 2507
W. Helena, AR 72390
PHONE: 572-3481
DATE APPOINTED: 8-5-86
TERM EXPIRES: 12-31-90

Mr. Robert Hill
Chairman
P.O. Box 385
Perryville, AR 72126
PHONE: 889-5116
DATE APPOINTED: 2-25-87
TERM EXPIRES: 12-31-91

Mr. Larry G. Nelson
Vice Chairman
Peoples Bank & Trust Co.
Drawer B
Mountain Home, AR 72653
PHONE: 425-2166
DATE APPOINTED: 1-13-88
TERM EXPIRES: 12-31-92

Mr. Gary D. Reinboth
1318 Concord
Lowell, AR 72745
PHONE: 659-8851
DATE APPOINTED: 3-24-89
TERM EXPIRES: 12-31-93

Mr. T. E. Patterson
5520 W. 30th Street
Little Rock, AR 72204
PHONE: 375-4611
DATE APPOINTED: 8-22-83
TERM EXPIRES: 12-31-93

ARKANSAS STATE BANK DEPARTMENT

Tower Building, Suite 500
323 Center Street
Little Rock, Arkansas 72201-2613
(501) 371-1117 Fax (501) 371-1828

DEPARTMENTAL ROSTER

Bill J. Ford - Bank Commissioner

ENFORCEMENT AND ECONOMIC DEVELOPMENT DIVISION

Don R. Clark - Assistant Bank Commissioner

- Regulatory Enforcement Actions
- Economic Development
- Consumer Complaints
- State Banking Board

EXAMINATION AND SUPERVISION DIVISION

Gregory M. Stewart - Chief Examiner

- Regulatory Examinations
- Regulatory and Banking Procedures
- Bank Performance Evaluation and Monitoring

Luther Guinn - Assistant Chief Examiner

R. Bruce Branch - Field Supervisor (Commercial)
H. Wilks Marshall - Field Supervisor (Commercial)
Thomas M. Narrell - Field Supervisor (Trust)

Larry M. Hillyard - Assistant Chief Examiner

Steve L. Bryan - Field Supervisor (Commercial)
Mark R. Ryan - Field Supervisor (Commercial)
Carolyn J. Paschal - Field Supervisor (Bank Holding Company)

CORPORATE AND ADMINISTRATION DIVISION

Ronny A. Clay - Assistant Bank Commissioner

Jackie J. Dicus - Director of Administrative Services

Patricia L. Wallis - Accounting Supervisor
Lisa K. Phillips - Accountant

- Accounting and Employee Services
- Expense Disbursements
- Budget and Personnel
- Physical Plant and Equipment
- Administrative Support

Candace A. Franks - Attorney

- Application Information
- Rules and Regulations Manual
- Charter Amendments and Charter Information
- Certificates of Good Standing
- Legal Filings and Inquiries

Patsy M. Paladino - Personnel and Training Manager

- Performance Evaluation
- Recruitment
- Training/Education

Julian E. Rainey - Financial Analyst
Bill A. Whitmore - Financial Analyst

- Self Examination
- Reports of Condition and Income
- Research and Financial Analysis
- Public Information Requests

Beth A. Wallis - Data Center Administrator

Mitch L. Vire - Systems Programmer

- Data Processing Support
- Research and Development
- Application Programming

EXAMINATION PERSONNEL

FINANCIAL EXAMINER SUPERVISOR

Richard D. Buzbee
Dianne Curry
(Bank Holding Company)
Gary G. Kleck
H.R. "Chip" Dortch
(Trust)
James M. Franklin
John B. Frazer
Nathan E. Gairhan
William R. Milum
M. Diane Wright

FINANCIAL EXAMINER II

Paul "Ted" Finkbeiner
Grant E. Fortson
Polly A. Jenkins
Ike M. McEntire
John T. Suskie
Luke B. Webre

FINANCIAL EXAMINER I

Brad W. Day
Rodney M. Farmer
John R. French
Jonathan W. Harrell
Gary C. Oltmann
Joseph W. Ruddell
Marivel Tounzen

FINANCIAL EXAMINER TRAINEE

Tim E. Beaver
M. Susan Clark
Dan L. Cook
John A. Long
D. Kevin Mallett
Baker L. Moseley
M. Gregg Qualls
Kent T. Williamson
Kevin E. Zerbe

OFFICE STAFF

Connie M. Bates	Executive Secretary
E. Mindy Beaver	Administrative Assistant II
Jane R. English	Administrative Assistant I
Debbie L. Erickson	Administrative Assistant I
Martha A. Harris	Management Support Technician
Cynthia L. Nixon	Administrative Assistant II
Brenda L. Strachan	Management Project Analyst

NEW BANK CHARTERS APPROVED

FIRSTBANK OF ARKANSAS
207 S. Main Street
P. O. Box 787
Brinkley, AR 72071

Conversion from a national bank approved January 25, 1989.

BANK OF LITTLE ROCK
305 E. Broadway
P. O. Box 5821
North Little Rock, AR 72119

Charter approved May 4, 1989. Merged with Hallmark Loan and Investment Corporation June 16, 1989.

NEW BRANCHES APPROVED

NAME OF BANK	NEW BRANCH LOCATION
Citizens Bank of Batesville Batesville, AR	3rd & Boswell Streets Batesville, AR
Merchants and Planters Bank Arkadelphia, AR	600 Smith Street Gurdon, AR
Logan County Bank Scranton, AR	212 Conrad Subiaco, AR
Bank of Parkdale Parkdale, AR	Adams Street Hamburg, AR
Hallmark Loan & Investment North Little Rock, AR	11715 Rainwood Drive Little Rock, AR
Bank of North Arkansas Melbourne, AR	State Highway 56 North Calico Rock, AR

NEW BRANCHES APPROVED

NAME OF BANK	NEW BRANCH LOCATION
The Citizens Bank England, AR	Second Street Cabot, AR
Earle State Bank Earle, AR	Shoppingway Street Marion, AR
Merchants and Farmers Bank West Helena, AR	Highway 49 & Mill St. Marvell, AR
Bank of Tuckerman Tuckerman, AR	Village Mall Newport, AR
First Bank of Arkansas Russellville, AR	2000 East Main Russellville, AR
Farmers and Merchants Bank Reyno, AR	901-905 S. Bettis Pocahontas, AR
First State Bank Lonoke, AR	110 West Front Street Lonoke, AR
Pulaski Bank and Trust Co. Little Rock, AR	6420 S. University Ave. Little Rock, AR
Peoples Bank and Trust Co. Russellville, AR	102 North Church Street Atkins, AR
Monette State Bank Monette, AR	406 Southwest Drive Jonesboro, AR
The Peoples Bank Waldo, AR	North Vine Street Magnolia, AR
First Jacksonville Bank and Trust Jacksonville, AR	501 J.P. Wright Loop Rd Jacksonville, AR

The following is a statement reflecting receipts and disbursements of the State Bank Department from July 1, 1988 through June 30, 1989.

RECEIPTS

Cash Balance June 30, 1988		$1,915,838.76
Examination and Assessment Fees	2,400,432.14	
Charter and Amendment Fees	15,255.00	
Teller's Facility Application and all Protest Fees	39,600.00	
Miscellaneous Fees	11,678.35	
Reimbursement for M & R Sales	11,283.94	
Warrant Cancellations	3,986.77	
Refund to Expenditure (Old Year)	452.09	
Refund to Expenditure	6,445.52	
Voided Warrants	400.00	
		$4,405,372.57

DISBURSEMENTS

Salaries	1,450,000.89	
Maintenance and General Operations	587,700.06	
S.S., Retirement and Insurance Matching	208,943.23	
Professional Services and Fees	48,102.25	
Conference Fees and Travel	104,907.37	
Capital Outlay	152,262.15	
Data Processing	1,363.75	
Proceeds from M & R	9,425.42	
Microfilming Expenses	56,830.90	
Service Charge by State Treasurer	36,829.31	
Cash Balance June 30, 1989		1,749,007.24
		$4,405,372.57

FEDERAL DEPOSIT INSURANCE CORPORATION

Memphis Regional Office
5100 Poplar Avenue, Suite 1900
Memphis, Tennessee 38137
Telephone Number: (901) 685-1603
Fax Number: (901) 685-1846
Fax Number: (901) 682-5110

Bill C. Houston	Regional Director
James O. Leese	Deputy Regional Director
James F. Benner	Assistant Regional Director
Joseph M. McGovern	Assistant Regional Director
Phillip H. Schwartz	Regional Counsel

Jackson Field Office
Patton Plaza Office Park
208 St. Paul Street
P.O. Box 97029
Pearl, Mississippi 39288-7029
Telephone Number: (601) 932-6744

Thurman L. Reynolds	Field Office Supervisor

Little Rock Field Office
McCain Professional Building
3629 McCain Blvd., Suite 304
P.O. Box 16355
North Little Rock, AR 72231-6355
Telephone Number: (501) 758-7676

Larry T. Tadlock	Field Office Supervisor

Memphis Field Office
Building D, Suite 186
1755 Lynnfield Road
Memphis, Tennessee 38119
Telephone Number: (901) 763-1775

Ronny G. Parham	Field Office Supervisor

Shreveport Field Office
1911 Citizens Bank Drive
Suite 100
P.O. Box 72609
Bossier City, Louisiana 71111-2609
Telephone Number: (318) 746-8283

Don R. Turner	Field Office Supervisor

FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8

411 Locust
P.O. Box 442
St. Louis, Missouri 63166
Telephone Number: (314) 444-8444

Thomas C. Melzer	President	
James R. Bowen	First Vice President	
A.B. Balbach	Senior Vice President	
Henry H. Bourgaux	Senior Vice President	
Harold E. Uthoff	Senior Vice President	
Ben C. Wade	Senior Vice President	
Ruth A. Bryant	Vice President	Public Information
Joan P. Cronin	Vice President	Secretary and Legal Counsel
Charles R. Halbrook	Vice President	Bank Supervision and Regulation
Richard E. Kay	Vice President	Valuables Processing
James R. Kennedy	Vice President	Information Systems
Jean M. Lovati	Vice President	Payments
Martha L. Perine	Vice President	Financial Services and Human Resources
Michael D. Renfro	General Auditor	Audit
Kristi D. Short	Vice President	Marketing and Electronic Services
William J. Sneed	Vice President	Support Services
Randall C. Sumner	Vice President	Credit and Community Affairs
Delmer D. Weisz	Vice President	Bank Supervision and Regulation

FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8

LITTLE ROCK BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

325 West Capitol Avenue
P.O. Box 1261
Little Rock, Arkansas 72203
Telephone Number: (501) 372-5451

John F. Breen	Senior Vice President and Manager
Thomas R. Callaway	Assistant Vice President
David T. Rennie	Assistant Vice President

MEMPHIS BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

200 North Main Street
P.O. Box 407
Memphis, Tennessee 38101
Telephone Number: (901) 523-7171

Raymond Laurence	Vice President and Manager
A.C. Cremerius, Jr.	Assistant Vice President
John P. Baumgartner	Assistant Vice President

COMPTROLLER OF THE CURRENCY

Southwestern District Office

500 N. Ackard
1600 Lincoln Plaza
Dallas, Texas 75201-3394
Telephone Number: (214) 720-0656
Fax Number: (214) 720-7098

Peter C. Kraft	Deputy Comptroller
John A. Bodnar	District Administrator
Patrick Parise	District Counsel
Thomas M. Blyedbal	Director for Administration
Edward Graves	Director for Analysis
Jerry H. Corn	Director for Bank Supervision Community Banks
Stephen R. Steinbrink	Director for Bank Supervision Regional Banks

Southwestern District, Little Rock

Field Office
10201 W. Markham, Suite 105
Little Rock, Arkansas 72205
Telephone Number: (501) 378-5591
Fax Number: (501) 221-1236

Randal J. Groman	Field Office Director
Larry Winter	Field Office Director

COMPTROLLER OF THE CURRENCY

Southeastern District Office

Marquis One Tower, Suite 600
245 Peachtree Center Avenue, N.E.
Atlanta, Georgia 30303
Telephone Number: (404) 659-8855
Fax Number: (404) 588-4532

Clifton A. Poole, Jr	Deputy Comptroller
Robert V. Ahrens	District Administrator
H. Gary Pannell	District Counsel
William J. Abernathy	Director for Bank Supervision
Vernon E. Fasbender	Director for Analysis
James P. Buff	Director for Administration

Southeastern District, Memphis

Field Office

80 Monroe Avenue, Suite 505
Memphis, Tennessee 38103
Telephone Number: (901) 521-3039
Fax Number: (901) 525-2086

William J. Suman	Field Office Director

ARKANSAS BANKERS ASSOCIATION

Suite 1027, 221 W. Second Street
Little Rock, Arkansas 72201
Telephone Number: (501) 376-3741
Fax Number: (501) 376-9243

OFFICERS

H.C. (Bo) Carvill.......................... Executive Director

Harold E. Henson, Jr.............................. President
City National Bank, Fort Smith

W.E. Ayres............................. First Vice President
Simmons First National Corporation, Pine Bluff

James V. Kelley.............................. Vice President
First National Bank, El Dorado

Harold Fincher.................................... Treasurer
The Peoples Bank, Waldo

YOUNG BANKERS SECTION OFFICERS

Mark Murphy....................................... President
First Commercial Bank, N.A., Little Rock

Brice Fletcher..................... Senior Vice President
First National Bank of Eastern Arkansas,
Forrest City

Kent Hendrix................................ Vice President
First National Bank, El Dorado

Trent Trumbo .... Secretary
McIlroy Bank & Trust, Fayetteville

Harvey Williams................................... Treasurer
Simmons First National Bank, Pine Bluff

Greg Angel........................... Education Coordinator
First National Bank, Searcy

ARKANSAS INDEPENDENT BANKERS ASSOCIATION

P.O. Box 22076
Little Rock, Arkansas 72221-2076
Telephone Number: (501) 525-1634

OFFICERS

Richard G. Trammell .... Executive Director

Charles F. Luter .... President
Tyronza Bank, Tyronza

W. Mark Smith, III............................ Vice President
First Arkansas Bank, Wynne

Lindley V. Smith, Jr ....Secretary
Bank of Tuckerman, Tuckerman

Terry Q. Carson .... Treasurer
Commercial Bank, Alma

ARKANSAS ASSOCIATION OF BANK HOLDING COMPANIES

Suite 1020 Boyle Building
Little Rock, Arkansas 72201
Telephone Number: (501) 374-2020

OFFICERS

Charlotte May..........................Executive Director

James Magee .... Chairman
Farmers Bank & Trust Company, Blytheville

Richard Smith ....Vice Chairman
Smith Associated Banking Corp., Little Rock

Eddie Holt.. Treasurer
First National Bank, Crossett

NATIONAL BANKS

NAME	CITY	COUNTY
First National Bank	Altheimer	Jefferson
First National Bank	Ash Flat	Sharp
Bank of Ashdown	Ashdown	Little River
First National Bank	Ashdown	Little River
First National Bank	Batesville	Independence
First National Bank	Bentonville	Benton
First National Bank	Berryville	Carroll
First National Bank	Blytheville	Mississippi
First National Bank	Calico Rock	Izard
First National Bank	Camden	Ouachita
The Merchants & Planters	Camden	Ouachita
First National Bank	Clinton	Van Buren
First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
First National Bank	DeQueen	Sevier
First National Bank	DeWitt	Arkansas
First National Bank	Dierks	Howard
National Bank of Commerce	El Dorado	Union
The First National Bank	El Dorado	Union
First National Bank	Fayetteville	Washington
Northwest National Bank	Fayetteville	Washington
The Bank of Fayetteville	Fayetteville	Washington
First Ozark National Bank	Flippin	Marion
First National Bank	Fordyce	Dallas
First National Bank	Forrest City	St. Francis
The City National Bank	Fort Smith	Sebastian
The First National Bank	Fort Smith	Sebastian
Merchants National Bank	Fort Smith	Sebastian
Caddo First National Bank	Glenwood	Pike
The First National Bank	Green Forest	Carroll
The First National Bank	Harrison	Boone
First National Bank	Heber Springs	Cleburne
First National Bank	Helena	Phillips
Helena National Bank	Helena	Phillips
Citizens National Bank	Hope	Hempstead
The First National Bank	Hope	Hempstead
First National Bank	Hot Springs	Garland
One National Bank	Hot Springs	Garland
Planters National Bank	Hughes	St. Francis
First National Bank	Huntsville	Madison
First National Bank	Jacksonville	Pulaski
The First National Bank	Lewisville	Lafayette

NATIONAL BANKS

NAME	CITY	COUNTY
First Commercial Bank	Little Rock	Pulaski
First Exchange Bank	Little Rock	Pulaski
Metropolitan National Bank	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
Worthen Bank & Trust Co.	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
Union National Bank	Magnolia	Columbia
The Malvern National Bank	Malvern	Hot Spring
Peoples National Bank	Mammoth Spring	Fulton
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk
Morrilton Security Bank	Morrilton	Conway
The First National Bank	Morrilton	Conway
First National Bank & Trust	Mountain Home	Baxter
Citizens National Bank	Nashville	Howard
First National Bank	Nashville	Howard
National Bank of Arkansas	N. Little Rock	Pulaski
One National Bank	N. Little Rock	Pulaski
First National Bank	Osceola	Mississippi
First National Bank	Paragould	Greene
First National Bank	Paris	Logan
National Bank of Commerce	Pine Bluff	Jefferson
Pine Bluff National Bank	Pine Bluff	Jefferson
Simmons First National Bank	Pine Bluff	Jefferson
First National Bank & Trust	Rogers	Benton
First National Bank	Russellville	Pope
First National Bank	Searcy	White
First National Bank	Sheridan	Grant
Security National Bank	Sidney	Sharp
First National Bank	Siloam Springs	Benton
First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
State First National Bank	Texarkana	Miller
First National Bank	Trumann	Poinsett
First National Bank	Van Buren	Crawford
Citizens National Bank	Walnut Ridge	Lawrence
First National Bank	Walnut Ridge	Lawrence
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

CONSOLIDATED REPORT OF CONDITION OF THE 173 STATE CHARTERED COMMERCIAL BANKS

JUNE 30, 1989

ASSETS

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	$ 420,467
b. Interest-bearing balances	251,609
2. Securities	2,948,379
3. Federal funds sold and securities purchased under agreement to resell	247,291
4. Loans and lease financing receivables:	
Loans and lease, net of unearned income	4,724,034
Less: Allowances for loan and losses	74,054
Net loans	4,649,980
5. Assets held in trading accounts	991
6. Premises and Fixed Assets (including capitalized lease)	144,611
7. Other real estate owned	52,643
8. Investments in unconsolidated subsidiaries and associated companies	4,450
9. Customers liability to this bank on acceptances outstanding	-0-
10. Intangible assets	3,393
11. Other assets	153,219
12. Total assets	8,877,033

LIABILITIES

13. Deposits:	
a. In domestic offices	7,882,527
(1) Noninterest-bearing	1,017,846
(2) Interest-bearing	6,864,681
b. In foreign offices Edge and Agreement subsidiaries and IBF's	-0-
14. Federal funds purchased and securities sold under agreements to repurchase	40,943
15. Demand notes issued to the U.S. Treasury	8,090
16. Other borrowed money	42,042
17. Mortgages and capitalized leases	3,449
18. Bank's liability on acceptances executed and outstanding	-0-
19. Notes and debentures subordinated to deposits	7,522
20. Other liabilities	83,005
21. Total liabilities	8,067,578
22. Limited-life preferred stock	-0-

EQUITY CAPITAL

23. Perpetual preferred stock	11,044
24. Common stock	100,848
25. Surplus	247,146
26. a. Undivided profits and capital reserves	455,598
b. LESS: Net unrealized loss on marketable equity securities	5,181
27. Cumulative foreign currency translation adjustment	-0-
28. Total equity capital	809,455

CONSOLIDATED STATEMENT OF THE 79 STATE CHARTERED TRUST DEPARTMENTS
JUNE 30, 1989

ASSETS

1. Non-interest Bearing Deposits	
a. Own Bank and Affiliate Institutions	$4,852
b. Other institutions	3
2. Interest Bearing Deposits	
a. Own Bank and Affiliate Institutions	93,895
b. Other Institutions	61,583
3. U.S. Government and Agency Obligations	268,108
4. State, County and Municipal Obligations	70,583
5. Other Short-Term Obligations	56,335
6. Other Notes and Bonds	25,876
7. Stocks	112,856
8. Collective Investment Fund Units	26,413
9. Real Estate Mortgages	35,976
10. Real Estate	63,799
11. Miscellaneous Assets	23,747
12. Suspense Accounts	996
13. Other	130,594
14. Total assets	975,616

LIABILITIES

Trusts and Estates		
15. Employee Benefit		184,916
a. (Number of Accounts)	2,174	
16. Personal Trusts		353,565
a. (Number of Accounts)	1,989	
17. Estates and Guardianships		
a. (Number of Accounts)	1,617	
Agencies		
18. Employee Benefit		37,015
a. (Number of Accounts)	544	
19. All Other		177,631
a. (Number of Accounts)	1,130	
Collective Investment Funds		
20. Employee Benefit		14,965
a. (Number of Accounts)	38	
21. All Other		4,261
a. (Number of Accounts)	13	
22. Corporate Trust Accounts		91,922
a. (Number of Accounts)	650	
23. Corporate Agency Accounts		108,833
a. (Number of Accounts)	244	
24. Profit Accounts		227
25. Suspense Accounts		2,281
26. Total Liabilities		975,616

STATE CHARTERED BANKS
CAPITAL TO ASSET RATIO
JUNE 30, 1989

BANK NAME	TOWN	RATIO
Commercial Bank at Alma	Alma	9.094
Bank of Amity	Amity	14.651
Citizens First State Bank	Arkadelphia	9.860
Elk Horn Bank & Trust Company	Arkadelphia	10.017
Merchants & Planters Bank	Arkadelphia	9.417
Bank of Atkins	Atkins	11.143
The Bank of Augusta	Augusta	13.528
Citizens State Bank	Bald Knob	9.234
The Citizens Bank	Batesville	7.078
Bank of Bearden	Bearden	17.415
Citizens Bank	Beebe	10.211
First State Bank	Beebe	8.435
Benton State Bank	Benton	11.114
The Union Bank of Benton	Benton	8.624
Bank of Bentonville	Bentonville	9.462
Bank of Blevins	Blevins	7.964
Farmers Bank & Trust Company	Blytheville	8.082
Citizens Bank of Booneville	Booneville	7.978
The Bank of Bradley	Bradley	8.134
Bank of Brinkley	Brinkley	10.986
FirstBank of Arkansas	Brinkley	7.611
Bank of Cabot	Cabot	9.766
Caraway Bank	Caraway	8.221
Citizens Bank & Trust	Carlisle	10.227
Bank of Cave City	Cave City	9.019
American State Bank	Charleston	12.753
The Merchants & Planters Bank	Clarendon	8.392
Arkansas State Bank	Clarksville	9.126
Farmers Bank and Trust Company	Clarksville	7.504
Clinton State Bank	Clinton	7.533
First State Bank & Trust Co.	Conway	8.476
Corning Bank	Corning	7.971
First State Bank	Crossett	9.255
Danville State Bank	Danville	11.054
Arkansas Valley Bank	Dardanelle	10.417
Bank of Dardanelle	Dardanelle	10.371
First State Bank of DeQueen	DeQueen	9.454
DeWitt Bank & Trust Company	DeWitt	15.920
Decatur State Bank	Decatur	12.857
Bank of Delight	Delight	12.559
Dermott State Bank	Dermott	14.366
First State Bank of Dermott	Dermott	10.254
Farmers & Merchants Bank	Des Arc	22.063
Dumas State Bank	Dumas	8.768

STATE CHARTERED BANKS
CAPITAL TO ASSET RATIO
JUNE 30, 1989

BANK NAME	TOWN	RATIO
Merchants & Farmers Bank	Dumas	12.358
First Southern Bank	Earle	15.625
The Exchange Bank and Trust Co	El Dorado	10.207
The Delta State Bank	Elaine	43.752
Bank of Elkins	Elkins	9.687
Bank of England	England	13.954
First Commercial Bank of	England	12.376
The Eudora Bank	Eudora	12.510
Bank of Eureka Springs	Eureka Springs	12.527
Bank of Evening Shade	Evening Shade	11.079
McIlroy Bank & Trust	Fayetteville	9.441
Fordyce Bank & Trust Company	Fordyce	9.064
Planters Bank & Trust Company	Forrest City	10.565
Planters & Merchants Bank	Gillett	10.457
The Bank of Glenwood	Glenwood	9.818
First State Bank	Gould	11.064
Bank of Gravett	Gravette	14.116
Farmers Bank	Greenwood	15.221
First State Bank of Gurdon	Gurdon	9.942
Farmers Bank	Hamburg	8.567
Calhoun County Bank	Hampton	12.253
The Bank of Harrisburg	Harrisburg	12.009
The Security Bank	Harrison	8.896
Hazen First State Bank	Hazen	7.717
Heber Springs State Bank	Heber Springs	7.764
The Cleburne County Bank	Heber Springs	8.645
Bank of Holly Grove	Holly Grove	14.817
Horatio State Bank	Horatio	9.896
Arkansas Bank & Trust Company	Hot Springs	8.587
Bank of Imboden	Imboden	8.696
First Jacksonville Bank	Jacksonville	9.832
Newton County Bank	Jasper	8.543
Citizens Bank of Jonesboro	Jonesboro	8.394
Mercantile Bank	Jonesboro	7.765
Simmons First Bank	Jonesboro	8.938
The Arkansas Bank	Jonesboro	10.022
Farmers & Merchants Bank	Judsonia	10.439
Union State Bank	Junction City	10.613
Bank of Kensett	Kensett	25.281
Pine State Bank	Kingsland	7.935
Madison Bank & Trust	Kingston	8.595
Bank of Lake Village	Lake Village	12.288
Simmons First Bank	Lake Village	9.166

STATE CHARTERED BANKS
CAPITAL TO ASSET RATIO
JUNE 30, 1989

BANK NAME	TOWN	RATIO
Citizens Bank	Lavaca	12.452
Leachville State Bank	Leachville	9.879
Little River Bank	Lepanto	19.656
Peoples Bank & Loan Company	Lewisville	8.684
Bank of Lincoln	Lincoln	9.632
Eagle Bank & Trust Co.	Little Rock	7.291
Pulaski Bank & Trust Company	Little Rock	8.609
Bank of Lockesburg	Lockesburg	10.082
First State Bank	Lonoke	11.515
Farmers Bank & Trust Company	Magnolia	10.137
Bank of Malvern	Malvern	13.021
Merchants & Planters Bank	Manila	12.485
Bank of Mansfield	Mansfield	8.261
Citizens Bank	Marion	9.723
Marked Tree Bank	Marked Tree	10.487
Searcy County Bank	Marshall	9.609
Bank of Marvell	Marvell	14.211
Bank of McCrory	McCrory	12.760
McGehee Bank	McGehee	12.338
The Bank of North Arkansas	Melbourne	8.983
The Union Bank of Mena	Mena	10.091
MidSouth Bank	Monette	9.284
Commercial Bank & Trust Co.	Monticello	9.734
Union Bank & Trust Co.	Monticello	8.013
The Bank of Montgomery County	Mount Ida	12.302
Peoples Bank & Trust Company	Mountain Home	9.386
Bank of Mountain View	Mountain View	18.163
Bank of Mulberry	Mulberry	10.967
Pike County Bank	Murfreesboro	10.827
Bank of Little Rock	N. Little Rock	22.620
The Twin City Bank	N. Little Rock	7.623
Bank of Newark	Newark	9.913
First State Bank of Newport	Newport	10.020
Merchants & Planters Bank	Newport	9.997
The Planters Bank	Osceola	9.804
Bank of Ozark	Ozark	10.320
Security Bank	Paragould	8.202
Bank of Parkdale	Parkdale	8.492
First State Bank	Parkin	9.292
The Perry County Bank	Perryville	8.732
Piggott State Bank	Piggott	7.737
First State Bank	Plainview	10.231
Bank of Pocahontas	Pocahontas	11.192

STATE CHARTERED BANKS
CAPITAL TO ASSET RATIO
JUNE 30, 1989

BANK NAME	TOWN	RATIO
Planters & Stockmen Bank	Pocahontas	8.312
The Lawrence County Bank	Portia	8.889
Portland Bank	Portland	9.913
The Peoples Bank	Portland	12.358
The Farmers & Merchants Bank	Prairie Grove	13.453
Bank of Prescott	Prescott	7.841
The Bank of Rector	Rector	10.481
Farmers & Merchants Bank	Reyno	7.937
The Bank of Rison	Rison	17.114
Farmers & Merchants Bank	Rogers	9.712
First Bank of Arkansas	Russellville	7.853
Peoples Bank & Trust Company	Russellville	8.072
Bank of Salem	Salem	7.567
Logan County Bank	Scranton	11.250
First Security Bank	Searcy	11.281
Grant County Bank	Sheridan	10.616
Arkansas State Bank	Siloam Springs	7.245
Smackover State Bank	Smackover	12.265
Merchants & Planters Bank	Sparkman	9.654
First State Bank	Springdale	9.339
Springdale Bank and Trust	Springdale	22.420
Bodcaw Bank	Stamps	10.762
Bank of Star City	Star City	8.586
Stephens Security Bank	Stephens	9.500
Citizens Bank	Strong	15.304
The Farmers & Merchants Bank	Stuttgart	10.110
Bank of Trumann	Trumann	12.826
Bank of Tuckerman	Tuckerman	11.478
Tyronza Bank	Tyronza	15.253
Citizens Bank & Trust Company	Van Buren	9.219
The Peoples Bank	Waldo	11.960
Bank of Waldron	Waldron	13.667
The Scott County Bank	Waldron	8.769
First State Bank	Warren	8.657
Warren Bank & Trust Company	Warren	11.455
Bank of Weiner	Weiner	12.918
Merchants & Farmers Bank	West Helena	6.960
Bank of West Memphis	West Memphis	11.499
Wilmot State Bank	Wilmot	15.729
American State Bank	Wilson	14.376
Cross County Bank	Wynne	8.658
First Arkansas Bank	Wynne	7.574
The Bank of Yellville	Yellville	9.180

Seventy-Fifth Report

OF THE

ONE HUNDRED SEVENTY-THREE STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 1989

Commercial Bank at Alma
Alma, AR

County: Crawford
Branches in Town: 0
Other Branches: 2

P.O. Box 2199 72921
Telephone: 632-2257

Population: 3,007
Charter Number: 297
Date: Jan. 31, 1910

Trust Department: No

Bank Holding Company Affiliate
Commerce Financial Corp., Alma, AR

CEO/Pres.: Terry Q. Carson
Ex. V.P.: William N. Brasher, III
Asst. V.P.: Rex A. Woods

Chm: John Paul Ballentine
V.P.: Helen S. Jones
Oper. Off.: Mary Beth Freeman

Cash and balances Due From Banks:	890	Deposits:	30,376
Federal Funds and Repos:	100	Federal funds and Borrowings:	0
Investments:	10,176	Other Liabilities:	292
Total Loans:	20,921	Subordinated Debt:	0
Bank Premises and Fixed Assets:	946	Total Liabilities:	30,668
Other Real Estate:	111		
Other Assets:	592	Total Equity Capital and Reserves:	3,068
Total Assets:	33,736	Total Liabilities and Capital:	33,736
Total Trust Assets:	0	Number of Shares Outstanding:	6,000

Directors: James A. Arnold II, John Paul Ballentine, William N. Brasher III, Terry Q. Carson, John A. Griffin, Hilda Knight

Bank of Amity
Amity, AR

County: Clark
Branches in Town: 0
Other Branches: 0

P.O. Box 38 71921
Telephone: 342-5269

Population: 859
Charter Number: 198
Date: Jan. 30, 1905

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: Cleda Olds
V.P.: Ernie Dunlap
Asst. Cash.: Peggy T. Adams

V.P.: Joe F. Maxey
Asst. Cash.: Hazel Richardson

Cash and balances Due From Banks:	2,804	Deposits:	38,640
Federal Funds and Repos:	1,150	Federal funds and Borrowings:	0
Investments:	30,237	Other Liabilities:	657
Total Loans:	10,741	Subordinated Debt:	0
Bank Premises and Fixed Assets:	124	Total Liabilities:	39,297
Other Real Estate:	89		
Other Assets:	898	Total Equity Capital and Reserves:	6,746
Total Assets:	46,043	Total Liabilities and Capital:	46,043
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Cleda Olds, Hazel Richardson, M.H. Oakley, Ernie Dunlap, Joe F. Maxey

Citizens First State Bank
Arkadelphia, AR

County: Clark	P.O. Box 218 71923	Population: 10,169
Branches in Town: 1	Telephone: 246-2411	Charter Number: 736
Other Branches: 0	FAX Number: 246-5400	Date: May 24, 1977

Trust Department: No

Bank Holding Company Affiliate
First Arkadelphia Bancshares, Arkadelphia, AR

CEO/Pres.: R. Edward Snider, Jr.
Ex. V.P./V. Chm.: Raymond Toler
V.P.: Tom Calhoon
Sr. V.P./Cash.: Johnnie Sue Huneycutt
V.P.: Judy Sligh

Cash and balances Due From Banks:	2,995	Deposits:	35,495
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	8,410	Other Liabilities:	368
Total Loans:	25,741	Subordinated Debt:	0
Bank Premises and Fixed Assets:	470	Total Liabilities:	35,863
Other Real Estate:	992		
Other Assets:	1,178	Total Equity Capital and Reserves:	3,923
Total Assets:	39,786	Total Liabilities and Capital:	39,786
Total Trust Assets:	0	Number of Shares Outstanding:	30,000

Directors: I. B. Fuller Jr., Raymond Toler, Jerry Francis, Billy Bob Hardman, Ed McCorkle, John M. Moore, R. Edward Snider Jr., Tom Calhoon

Elk Horn Bank & Trust Company
Arkadelphia, AR

County: Clark	P.O. Box 248 71923	Population: 10,169
Branches in Town: 1	Telephone: 246-5811	Charter Number: 142
Other Branches: 1	FAX Number: 246-2182	Date: Sep. 28, 1903

Trust Department: Yes

Bank Holding Company Affiliate
Southern Development Bancorp., Arkadelphia, AR

CEO/Pres.: George P. Surgeon
Ex. V.P./Cash.: Roy N. Shope
V.P.: Herman G. Brewer
T.O.: Roy N. Shope
Chm.: James W. Harrington
Sr. V.P.: Robert W. Anthony
V.P.: Johnny K. McAnally

Cash and balances Due From Banks:	2,227	Deposits:	52,152
Federal Funds and Repos:	200	Federal funds and Borrowings:	150
Investments:	30,315	Other Liabilities:	568
Total Loans:	23,094	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,373	Total Liabilities:	52,870
Other Real Estate:	705		
Other Assets:	842	Total Equity Capital and Reserves:	5,886
Total Assets:	58,756	Total Liabilities and Capital:	58,756
Total Trust Assets:	1,320	Number of Shares Outstanding:	24,000

Directors: Thomas B. Barksdale, James Blanton, Harold Echols, Ronald Grzywinski, James W. Harrington, Mary Houghton, J. Hugh Lookadoo, Mary Jo Mann, Wayne D. Pollard, Roy N. Shope, George Surgeon, Rob Walton, J. B. Wingfield

Merchants & Planters Bank & Trust Company
Arkadelphia, AR

County: Clark
Branches in Town: 1
Other Branches: 1

P.O. Box 219 71923
Telephone: 246-4511
FAX Number: 246-4407

Population: 10,169
Charter Number: 341
Date: Jun. 15, 1911

Trust Department: Yes

Bank Holding Company Affiliate
Central Arkansas Bancshares, Malvern, AR

CEO/Pres.: Ross M. Whipple
Ex. V.P.: James D. Ferguson
Cash.: Carrie A. Beene

Sr. V.P./T.O.: Bobby G. Jones
V.P.: Barbara J. Neel

Cash and balances Due From Banks:	2,006	Deposits:	35,712
Federal Funds and Repos:	70	Federal funds and Borrowings:	0
Investments:	11,169	Other Liabilities:	213
Total Loans:	24,525	Subordinated Debt:	0
Bank Premises and Fixed Assets:	720	Total Liabilities:	35,925
Other Real Estate:	453		
Other Assets:	717	Total Equity Capital and Reserves:	3,735
Total Assets:	39,660	Total Liabilities and Capital:	39,660
Total Trust Assets:	895	Number of Shares Outstanding:	4,800

Directors: Sam R. Clark, Steve L. DeMott, Toney D. McMillan, Paul L. Offutt, Jane Ross, Donald M. Tatman, Ross M. Whipple

Bank of Atkins
Atkins, AR

County: Pope
Branches in Town: 0
Other Branches: 0

P.O. Box 157 72823
Telephone: 641-2987

Population: 3,002
Charter Number: 35
Date: Sep. 19, 1895

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: David M. Mitchell
Ex. V.P.: James A. Myatt

Chm.: James C. Mitchell
Cash.: Dorothy Wiley

Cash and balances Due From Banks:	687	Deposits:	11,904
Federal Funds and Repos:	100	Federal funds and Borrowings:	100
Investments:	6,810	Other Liabilities:	100
Total Loans:	5,410	Subordinated Debt:	0
Bank Premises and Fixed Assets:	33	Total Liabilities:	12,104
Other Real Estate:	270		
Other Assets:	312	Total Equity Capital and Reserves:	1,518
Total Assets:	13,622	Total Liabilities and Capital:	13,622
Total Trust Assets:	0	Number of Shares Outstanding:	12,500

Directors: James C. Mitchell, David M. Mitchell, Jean S. Mitchell, James A. Myatt

The Bank of Augusta

Augusta, AR

County: Woodruff
Branches in Town: 0
Other Branches: 0

P.O. Box Y 72006
Telephone: 347-2511
FAX Number: 347-2654

Population: 3,500
Charter Number: 669
Date: Feb. 20, 1935

Trust Department: Yes

Bank Holding Company Affiliate
None

Pres.: E. R. Miller
Loan Off.: Ronald P. Jones
Cash.: Lee Conditt

CEO/Ex. V.P./T.O.: Moody Whitehead

Cash and balances Due From Banks:	1,736	Deposits:	30,758
Federal Funds and Repos:	2,300	Federal funds and Borrowings:	0
Investments:	17,929	Other Liabilities:	401
Total Loans:	13,150	Subordinated Debt:	0
Bank Premises and Fixed Assets:	214	Total Liabilities:	31,159
Other Real Estate:	53		
Other Assets:	652	Total Equity Capital and Reserves:	4,875
Total Assets:	36,034	Total Liabilities and Capital:	36,034
Total Trust Assets:	233	Number of Shares Outstanding:	8,000

Directors: R. E. Gregory, Dorothy Willis, Moody Whitehead, E. R. Miller, R. E. Gregory Jr., John R. Eldridge, W. P. Daniel, Charles P. Eldridge, W. P. Daniel Jr., Dr. Steven Collier, Franklin Collier

Citizens State Bank

Bald Knob, AR

County: White
Branches in Town: 0
Other Branches: 1

P.O. Box 200 72010
Telephone: 724-3241
FAX Number: 724-5985

Population: 2,740
Charter Number: 636
Date: Jan. 22, 1931

Trust Department: Yes

Bank Holding Company Affiliate
Citizens State Bankshares, Bald Knob, AR

CEO/Chm.: Juanita Litzelfelner
Pres./T.O.: Larry E. Kircher

Sr. V.P./Cash.: Wendell Nier

Cash and balances Due From Banks:	1,879	Deposits:	23,996
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	9,674	Other Liabilities:	310
Total Loans:	13,729	Subordinated Debt:	0
Bank Premises and Fixed Assets:	520	Total Liabilities:	24,306
Other Real Estate:	57		
Other Assets:	920	Total Equity Capital and Reserves:	2,473
Total Assets:	26,779	Total Liabilities and Capital:	26,779
Total Trust Assets:	717	Number of Shares Outstanding:	4,000

Directors: Juanita Litzelfelner, Larry E. Kircher, Wendell Nier, Bob J. Clark, Dr. Bernard C. Smith

The Citizens Bank

Batesville, AR

County: Independence	P.O. Box 2156 72503	Population: 8,263
Branches in Town: 5	Telephone: 793-4441	Charter Number: 705
Other Branches: 0	FAX Number: 793-9190	Date: Feb. 19, 1953

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company Affiliate
Citizens Bancshares, Batesville, AR

CEO/Pres.: T. G. Vinson
Sr. V.P.: Woodrow (Woody) Castleberry
T.O.: Gene Crawford
Sr. V.P.: David J. Hidy
V.P.: David Ford
Cash.: Greg Shaver

Cash and balances Due From Banks:	7,255	Deposits:	135,271
Federal Funds and Repos:	3,400	Federal funds and Borrowings:	300
Investments:	52,031	Other Liabilities:	1,116
Total Loans:	79,547	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,014	Total Liabilities:	136,687
Other Real Estate:	747		
Other Assets:	2,106	Total Equity Capital and Reserves:	10,413
Total Assets:	147,100	Total Liabilities and Capital:	147,100
Total Trust Assets:	5,052	Number of Shares Outstanding:	16,500

Directors: T. G. Vinson, Doyle Rogers, Kay Southerland, Dr. Lackey G. Moody, Noel Sims, M. F. Highsmith

Bank of Bearden

Bearden, AR

County: Ouachita	P.O. Box 135 71720	Population: 1,600
Branches in Town: 0	Telephone: 687-2233	Charter Number: 688
Other Branches: 0	FAX Number: 687-3712	Date: Jun. 17, 1945

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: Rick Green
Ex. V.P.: Ken Riley
Cash.: Rosemary Barner
Chm.: John E. Anthony
V.P.: Edward W. Paschal

Cash and balances Due From Banks:	1,300	Deposits:	15,332
Federal Funds and Repos:	125	Federal funds and Borrowings:	0
Investments:	8,548	Other Liabilities:	151
Total Loans:	8,374	Subordinated Debt:	0
Bank Premises and Fixed Assets:	99	Total Liabilities:	15,483
Other Real Estate:	0		
Other Assets:	302	Total Equity Capital and Reserves:	3,265
Total Assets:	18,748	Total Liabilities and Capital:	18,748
Total Trust Assets:	0	Number of Shares Outstanding:	8,260

Directors: John E. Anthony, Mary Lynn Anthony, Steven M. Anthony, O. D. Cathey, Rick Green, Kenneth D. Keeton, Eric Stuckey, J. E. Ward

Citizens Bank
Beebe, AR

County: White	P.O. Drawer T 72012	Population: 4,000
Branches in Town: 1	Telephone: 882-6411	Charter Number: 465
Other Branches: 0		Date: Jun. 21, 1917

Trust Department: No

Bank Holding Company Affiliate
Citizens Bancshares, Beebe, AR

CEO: E. H. Abington, II
Pres.: J. Darrell Hall
V.P./Mktg. Off.: C. A. Jones
Sr. V.P.: James A. Lovell, Jr.
V.P./Branch Mgr.: Margie Jensen
Cash.: Anna B. Spradlin

Cash and balances Due From Banks:	2,434	Deposits:	35,954
Federal Funds and Repos:	1,600	Federal funds and Borrowings:	0
Investments:	12,483	Other Liabilities:	325
Total Loans:	22,757	Subordinated Debt:	0
Bank Premises and Fixed Assets:	427	Total Liabilities:	36,279
Other Real Estate:	7		
Other Assets:	697	Total Equity Capital and Reserves:	4,126
Total Assets:	40,405	Total Liabilities and Capital:	40,405
Total Trust Assets:	0	Number of Shares Outstanding:	1,160

Directors: E. H. Abington II, Doyle Burns, Millan Burrow, G. B. Garrett, H. L. Goff, J. Darrel Hall, Lee E. Hayes, Margie Jensen, C. A. Jones, James D. Rakes, H. Mayes Scott

First State Bank
Beebe, AR

County: White	P.O. Box 2000 72012	Population: 4,000
Branches in Town: 0	Telephone: 882-6406	Charter Number: 742
Other Branches: 0	FAX Number: 882-6892	Date: Mar. 23, 1981

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company Affiliate
First Charter Bancshares, Inc., N. Little Rock, AR

Pres./Chm./CEO/T.O.: Garland Kirkpatrick
Asst. Cash.: Loretta Sansom
Sr. V.P.: David Miller
Cash.: Marilyn Cole
Adm. Asst.: Gloria Pruitt

Cash and balances Due From Banks:	1,534	Deposits:	20,560
Federal Funds and Repos:	0	Federal funds and Borrowings:	421
Investments:	7,670	Other Liabilities:	978
Total Loans:	12,598	Subordinated Debt:	0
Bank Premises and Fixed Assets:	729	Total Liabilities:	21,959
Other Real Estate:	129		
Other Assets:	1,322	Total Equity Capital and Reserves:	2,023
Total Assets:	23,982	Total Liabilities and Capital:	23,982
Total Trust Assets:	58	Number of Shares Outstanding:	50,000

Directors: Dr. Ruth Couch, Grace Crouch, Walter England, Keith Knight, Gene Holman, Garland Kirkpatrick, David Miller, Lyndell Lay

Benton State Bank

Benton, AR

County: Saline
Branches in Town: 2
Other Branches: 3

P.O. Box 9 72015
Telephone: 778-0431
FAX Number: 778-6447

Population: 18,000
Charter Number: 664
Date: Feb. 9, 1934

Trust Department: Yes

Bank Holding Company Affiliate
Benton State Bankshares, Inc., Benton, AR

CEO/Pres.: Larry Whitley
Ex. V.P./T.O.: Russell Coleman
V.P.: Barbara Weaver
Sr. V.P.: Harry McCormick
V.P.: Joann Standfill

Cash and balances Due From Banks:	8,850	Deposits:	117,880
Federal Funds and Repos:	500	Federal funds and Borrowings:	818
Investments:	61,397	Other Liabilities:	804
Total Loans:	58,468	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,879	Total Liabilities:	119,502
Other Real Estate:	263		
Other Assets:	2,088	Total Equity Capital and Reserves:	14,943
Total Assets:	134,445	Total Liabilities and Capital:	134,445
Total Trust Assets:	6,151	Number of Shares Outstanding:	132,000

Directors: Bob Alsobrook, Mrs. W. R. Alsobrook, Roy Bishop, Fred Briner, Calvin Brown, Russell Coleman, Edwin Henry, A. B. Holiman Jr., Malcolm Lawrence, W. W. Jones, D. W. May, Gordon Spivey, D. J. Stirman, W. Lee Tucker, Larry Whitley, Virgil Williams

The Union Bank of Benton

Benton, AR

County: Saline
Branches in Town: 1
Other Branches: 1

P.O. Box 687 72015
Telephone: 778-0411
FAX Number: 778-0411

Population: 18,000
Charter Number: 706
Date: Jan. 11, 1954

Trust Department: Yes

Bank Holding Company Affiliate
Union Bancshares of Benton, Benton, AR

CEO: Greg B. Brown
Pres.: Bob Gregory
V.P.: Bill Tremor
T.O.: Ray Pennington
Sr. V.P.: Debra Keen
Sr. V.P.: Margaret Jefferson
Sr. V.P.: Mickey Taylor

Cash and balances Due From Banks:	2,515	Deposits:	62,412
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,200
Investments:	32,061	Other Liabilities:	527
Total Loans:	32,887	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,548	Total Liabilities:	64,139
Other Real Estate:	2		
Other Assets:	1,180	Total Equity Capital and Reserves:	6,054
Total Assets:	70,193	Total Liabilities and Capital:	70,193
Total Trust Assets:	1,478	Number of Shares Outstanding:	72,940

Directors: June G. Brown, Lilburn Carlisle, J. D. Harris, R. G. Kuerner, John Young, I. E. McCray Sr., I. E. McCray Jr., Bob Gregory, Greg Brown

Bank of Bentonville

Bentonville, AR

County: Benton	P.O. Box 1229 72712	Population: 10,000
Branches in Town: 2	Telephone: 273-3331	Charter Number: 641
Other Branches: 2	FAX Number: 271-1315	Date: Feb. 25, 1931

Trust Department: Yes

Bank Holding Company Affiliate
Walton Enterprises, Inc., Bentonville, AR

CEO/Pres.: Burton E. Stacy	Sr. V.P.: Warren Fields
Ex. V.P.: David A. Short	Sr. V.P.: Jim Cargill
Ex. V.P.: John W. Fryer	T.O.: Bob O'Neal

Cash and balances Due From Banks:	17,728	Deposits:	198,107
Federal Funds and Repos:	13,200	Federal funds and Borrowings:	190
Investments:	60,099	Other Liabilities:	1,324
Total Loans:	122,092	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,568	Total Liabilities:	199,6[illegible]
Other Real Estate:	1,679		
Other Assets:	3,118	Total Equity Capital and Reserves:	20,863
Total Assets:	220,484	Total Liabilities and Capital:	220,484
Total Trust Assets:	88,164	Number of Shares Outstanding:	78,400

Directors: Edwin F. Adair, James Arkins, George Billingsley, Max Burger, Ms. Lael Finch, John Fryer, Larry Garrett, David Glass, Bill Lee, John Shores, Burton Stacy

Bank of Blevins

Blevins, AR

County: Hempstead	P.O. Box 158 71825	Population: 314
Branches in Town: 0	Telephone: 874-2541	Charter Number: 385
Other Branches: 0		Date: Aug. 12, 1912

Trust Department: No

Bank Holding Company Affiliate
First National Bancshares, Hope, AR

CEO: Mike Stephens

Cash and balances Due From Banks:	407	Deposits:	11,146
Federal Funds and Repos:	225	Federal funds and Borrowings:	0
Investments:	6,228	Other Liabilities:	75
Total Loans:	4,830	Subordinated Debt:	0
Bank Premises and Fixed Assets:	318	Total Liabilities:	11,221
Other Real Estate:	10		
Other Assets:	174	Total Equity Capital and Reserves:	971
Total Assets:	12,192	Total Liabilities and Capital:	12,192
Total Trust Assets:	0	Number of Shares Outstanding:	8,050

Directors: Thomas E. Hays, Mike Stephens, P. C. Stephens, Harold Stephens

Farmers Bank & Trust Company

Blytheville, AR

County: Mississippi
Branches in Town: 2
Other Branches: 1

P. O. Box 688 72315
Telephone: 763-8101
FAX Number: 763-1688

Population: 23,844
Charter Number: 253
Date: Mar. 16, 1908

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company Affiliate
Farmers Bancorp., Blytheville, AR

CEO: James L. Magee
Pres.: Alvin Huffman, III
T.O.: Dona Holmes

Ex. V.P./Cash.: Steve Bell
V.P.: Joe Churchill
V.P.: Mike Huffman

Cash and balances Due From Banks:	8,552	Deposits:	96,534
Federal Funds and Repos:	0	Federal funds and Borrowings:	4,325
Investments:	55,316	Other Liabilities:	1,293
Total Loans:	43,947	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,375	Total Liabilities:	102,152
Other Real Estate:	437		
Other Assets:	1,508	Total Equity Capital and Reserves:	8,983
Total Assets:	111,135	Total Liabilities and Capital:	111,135
Total Trust Assets:	5,638	Number of Shares Outstanding:	40,000

Directors: James L. Magee, Dale Briggs, Glen Cook, Alvin Huffman III, Paul C. Hughes, Dr. Herbert Jones, Gaylon M. Lawrence Jr., R. A. Porter, Harold Sudbury Jr.

Citizens Bank of Booneville

Booneville, AR

County: Logan
Branches in Town: 0
Other Branches: 2

P.O. Box 238 72927
Telephone: 675-2747
FAX Number: 675-5050

Population: 3,718
Charter Number: 397
Date: Apr. 18, 1910

Trust Department: Yes

Bank Holding Company Affiliate
First Western Bancshares, Inc., Booneville, AR

CEO/Pres.: Jeral L. Hampton
Ex. V.P.: John T. Hampton
Ex. V.P.: Joe Earp

Sr. V.P.: Shirley Young
Sr. V.P.: Bill Mitchell

Cash and balances Due From Banks:	2,837	Deposits:	61,626
Federal Funds and Repos:	550	Federal funds and Borrowings:	0
Investments:	26,637	Other Liabilities:	560
Total Loans:	35,293	Subordinated Debt:	0
Bank Premises and Fixed Assets:	317	Total Liabilities:	62,186
Other Real Estate:	263		
Other Assets:	1,681	Total Equity Capital and Reserves:	5,392
Total Assets:	67,578	Total Liabilities and Capital:	67,578
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: A. B. Littlefield, C. Richard Lippard, W. C. Littlefield, Robert E. Remy, Billy Dale Leslie, Jeral L. Hampton, John T. Hampton

The Bank of Bradley

Bradley, AR

County: Lafayette
Branches in Town: 0
Other Branches: 0

P.O. Box 120 71826
Telephone: 894-3322

Population: 790
Charter Number: 653
Date: Apr. 10, 1933

Trust Department: No

Bank Holding Company Affiliate
The Bradley Corporation, Bradley, AR

CEO/Pres.: Lane Pierce

V.P./Cash.: Billie D. Pierce

Cash and balances Due From Banks:	286	Deposits:	8,900
Federal Funds and Repos:	440	Federal funds and Borrowings:	0
Investments:	3,987	Other Liabilities:	56
Total Loans:	4,320	Subordinated Debt:	0
Bank Premises and Fixed Assets:	338	Total Liabilities:	8,956
Other Real Estate:	132		
Other Assets:	246	Total Equity Capital and Reserves:	793
Total Assets:	9,749	Total Liabilities and Capital:	9,749
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Lane Pierce, Randy Griffing, Gerald E. Crabtree

Bank of Brinkley

Brinkley, AR

County: Monroe
Branches in Town: 0
Other Branches: 0

P.O. Box 727 72021
Telephone: 734-3133

Population: 4,909
Charter Number: 110
Date: Jan. 17, 1903

Trust Department: No

Bank Holding Company Affiliate
Brinkley Bancshares, Inc., Brinkley, AR

CEO: A. H. Rusher
Pres.: Gus Rusher

Ex. V.P.: Harold Hardwick

Cash and balances Due From Banks:	2,149	Deposits:	51,723
Federal Funds and Repos:	300	Federal funds and Borrowings:	0
Investments:	33,684	Other Liabilities:	356
Total Loans:	19,037	Subordinated Debt:	0
Bank Premises and Fixed Assets:	680	Total Liabilities:	52,079
Other Real Estate:	1,683		
Other Assets:	974	Total Equity Capital and Reserves:	6,428
Total Assets:	58,507	Total Liabilities and Capital:	58,507
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

Directors: A. H. Rusher, A. L. Rusher, Gus Rusher, Harold Hardwick, S. A. McKnight, J. H. Carroll Jr., Steve Fowler

FirstBank of Arkansas
Brinkley, AR

County: Monroe
Branches in Town: 0
Other Branches: 0

P. O. Box 787 72021
Telephone: 734-1300
FAX Number: 734-1305

Population: 4,909
Charter Number: 747
Date: Jan. 25, 1989

Trust Department: No

Bank Holding Company Affiliate
None

CEO: James P. Farrell
Pres.: Eddie Melson

V.P.: Steve Lawrence
Cash.: Chris Rainbolt

Cash and balances Due From Banks:	516	Deposits:	14,925
Federal Funds and Repos:	0	Federal funds and Borrowings:	2,353
Investments:	7,224	Other Liabilities:	117
Total Loans:	10,337	Subordinated Debt:	0
Bank Premises and Fixed Assets:	354	Total Liabilities:	17,395
Other Real Estate:	96		
Other Assets:	301	Total Equity Capital and Reserves:	1,433
Total Assets:	18,828	Total Liabilities and Capital:	18,828
Total Trust Assets:	0	Number of Shares Outstanding:	48,800

Directors: Fred Farrell, James P. Farrell, Eddie Melson, Bobby Robinson, Dewey Snowden

Bank of Cabot
Cabot, AR

County: Lonoke
Branches in Town: 1
Other Branches: 1

P.O. Box 1028 72023
Telephone: 843-3575
FAX Number: 843-2964

Population: 6,029
Charter Number: 120
Date: Mar. 23, 1903

Trust Department: Yes

Bank Holding Company Affiliate
Cabot Bankshares, Inc., Cabot, AR

CEO/Pres.: James M. Park
V.P./Cash.: Joe W. Park
T.O.: Jan McGough
Auditor: Oleta Kinder

V.P.: William E. Williams
V.P.: Fred Campbell
Mktg. Off.: Kay Bauer
Cont.: Doris Walker

Cash and balances Due From Banks:	3,716	Deposits:	74,179
Federal Funds and Repos:	2,900	Federal funds and Borrowings:	0
Investments:	16,471	Other Liabilities:	961
Total Loans:	57,224	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,487	Total Liabilities:	75,140
Other Real Estate:	117		
Other Assets:	1,358	Total Equity Capital and Reserves:	8,133
Total Assets:	83,273	Total Liabilities and Capital:	83,273
Total Trust Assets:	515	Number of Shares Outstanding:	25,000

Directors: Howell M. Thompson, Dearl Dixon, Jerry Jones, Jack Lowman, Mark Magie, J. M. Park, Joe W. Park, Gerald Shock, Steven Tipton, William G. Thompson, W. E. Williams, Larry Wood

Caraway Bank
Caraway, AR

County: Craighead
Branches in Town: 0
Other Branches: 0

~~P.O.~~Box 39 72419
Telephone: 482-3329

Population: 1,165
Charter Number: 717
Date: Oct. 29, 1962

Trust Department: No

Bank Holding Company Affiliate
Caraway Bancshares, Inc., Caraway, AR

CEO/Chm.: J. R. David, Jr.
Pres.: Deborah Taylor

Sr. V.P.: Jean Goodman
Ex. V.P.: Gundel Martin

Cash and balances Due From Banks:	762	Deposits:	9,056
Federal Funds and Repos:	800	Federal funds and Borrowings:	0
Investments:	2,848	Other Liabilities:	76
Total Loans:	5,264	Subordinated Debt:	0
Bank Premises and Fixed Assets:	53	Total Liabilities:	9,132
Other Real Estate:	0		
Other Assets:	223	Total Equity Capital and Reserves:	818
Total Assets:	9,950	Total Liabilities and Capital:	9,950
Total Trust Assets:	0	Number of Shares Outstanding:	10,080

Directors: J. R. David, Lee David, Deborah Taylor, Gundel Martin, Ewart Scarff

Citizens Bank & Trust
Carlisle, AR

County: Lonoke
Branches in Town: 0
Other Branches: 1

P.O. Box 69 72024
Telephone: 552-7571
FAX Number: 552-3636

Population: 2,500
Charter Number: 628
Date: Dec. 22, 1930

Trust Department: Yes

Bank Holding Company Affiliate
Carlisle Bancshares, Inc., Little Rock, AR

CEO/Pres.: M. S. Woodruff
V.P.: Daniel C. Horton
Asst. V.P.: Vicki Jennings
Asst. Cash.: Barbara Felts

Sr. V.P.: Bill J. Shoup
V.P./T.O.: M. Gaines Young Jr.
Asst. Cash.: Janet Pasley

Cash and balances Due From Banks:	1,861	Deposits:	45,783
Federal Funds and Repos:	800	Federal funds and Borrowings:	1,400
Investments:	16,059	Other Liabilities:	621
Total Loans:	33,112	Subordinated Debt:	0
Bank Premises and Fixed Assets:	240	Total Liabilities:	47,804
Other Real Estate:	71		
Other Assets:	1,107	Total Equity Capital and Reserves:	5,446
Total Assets:	53,250	Total Liabilities and Capital:	53,250
Total Trust Assets:	6,951	Number of Shares Outstanding:	39,000

Directors: M. S. Woodruff, J. F. Gartman, Bill J. Shoup, Garland Cazer, M. Gaines Young Jr., Charles Hunt, Daniel C. Horton, Charles C. Owen, Randall Snider

Bank of Cave City

Cave City, AR

County: Sharp
Branches in Town: 0
Other Branches: 0

P.O. Box 490 72521
Telephone: 283-5301

Population: 1,634
Charter Number: 209
Date: Jul. 2, 1906

Trust Department: Yes

Bank Holding Company Affiliate
Sharp Bancshares, Inc., Cave City, AR

CEO/Pres./T.O.: Eugene Street
Ex. V.P.: James M. Street

Sr. V.P./Cash.: Clifton Crabtree

Cash and balances Due From Banks:	709	Deposits:	21,368
Federal Funds and Repos:	200	Federal funds and Borrowings:	0
Investments:	9,229	Other Liabilities:	248
Total Loans:	12,835	Subordinated Debt:	0
Bank Premises and Fixed Assets:	232	Total Liabilities:	21,616
Other Real Estate:	212		
Other Assets:	342	Total Equity Capital and Reserves:	2,143
Total Assets:	23,759	Total Liabilities and Capital:	23,759
Total Trust Assets:	84	Number of Shares Outstanding:	3,600

Directors: Eugene Street, James M. Street, Clifton Crabtree, James E. Street, Samuel F. Beller

American State Bank

Charleston, AR

County: Franklin
Branches in Town: 0
Other Branches: 1

P.O. Box 128 72933
Telephone: 965-2201

Population: 1,748
Charter Number: 314
Date: Jun. 29, 1910

Trust Department: Yes

Bank Holding Company Affiliate
American Bancshares of Arkansas, Charleston, AR

CEO: Joe S. Hiatt
Pres./T.O.: Michael F. Flynn
V.P.: Margie Hiatt

V.P.: Sherman Hiatt
V.P.: Charles Brown
Asst. V.P.: Alice K. Wood

Cash and balances Due From Banks:	907	Deposits:	30,939
Federal Funds and Repos:	950	Federal funds and Borrowings:	754
Investments:	16,071	Other Liabilities:	219
Total Loans:	17,340	Subordinated Debt:	0
Bank Premises and Fixed Assets:	456	Total Liabilities:	31,912
Other Real Estate:	229		
Other Assets:	624	Total Equity Capital and Reserves:	4,665
Total Assets:	36,577	Total Liabilities and Capital:	36,577
Total Trust Assets:	514	Number of Shares Outstanding:	12,000

Directors: Joe S. Hiatt, Michael F. Flynn, Sherman Hiatt, Troy W. Clark, Clyde L. Hiatt, Harold W. Jones, Joe Larkin, John A. McDonald, W. J. Medlock

The Merchants & Planters Bank
Clarendon, AR

County: Monroe
Branches in Town: 0
Other Branches: 0

P.O. Box 280 72029
Telephone: 747-3319

Population: 2,500
Charter Number: 21
Date: Jul. 23, 1890

Trust Department: No

Bank Holding Company Affiliate
Clarendon Holding Company, Clarendon, AR

CEO/Pres.: J. Perry Lee
V.P./Cash.: Estelle Catlett
Asst. Cash.: Kelly Lawless

Chm.: James B. Sharp
Asst. V.P.: Betty Simpson
Asst. Cash.: Margaret Simpson

Cash and balances Due From Banks:	598	Deposits:	18,241
Federal Funds and Repos:	375	Federal funds and Borrowings:	0
Investments:	14,143	Other Liabilities:	227
Total Loans:	4,503	Subordinated Debt:	0
Bank Premises and Fixed Assets:	223	Total Liabilities:	18,468
Other Real Estate:	5		
Other Assets:	313	Total Equity Capital and Reserves:	1,692
Total Assets:	20,160	Total Liabilities and Capital:	20,160
Total Trust Assets:	0	Number of Shares Outstanding:	6,000

Directors: J. Perry Lee, James B. Sharp, Rheta Griffith, Donald A. Davis, B. J. Hopson

Arkansas State Bank
Clarksville, AR

County: Johnson
Branches in Town: 1
Other Branches: 2

P.O. Box 100 72830
Telephone: 754-6325
FAX Number: 754-7398

Population: 5,237
Charter Number: 722
Date: Mar. 8, 1967

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: C. W. Kelly
V.P./Cash.: Betty Callahan
V.P./Oper.: David Chapman

Ex. V.P.: Bill Landrum
V.P.: Denton Tumbleson
Asst. V.P.: Don Stimpson

Cash and balances Due From Banks:	2,872	Deposits:	44,477
Federal Funds and Repos:	1,800	Federal funds and Borrowings:	0
Investments:	22,798	Other Liabilities:	517
Total Loans:	20,470	Subordinated Debt:	0
Bank Premises and Fixed Assets:	648	Total Liabilities:	44,994
Other Real Estate:	20		
Other Assets:	905	Total Equity Capital and Reserves:	4,519
Total Assets:	49,513	Total Liabilities and Capital:	49,513
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

Directors: Sidney L. Brain, Jim Dickerson Jr., James R. Ford, C. W. Kelly, R. Keith Lewis, David S. Purtle, Ned Ray Purtle, Dr. Guy P. Shrigley, Harold Whitson, Dannie Wilkins

Farmers Bank and Trust Company
Clarksville, AR

County: Johnson
Branches in Town: 1
Other Branches: 1
P.O. Box 288 72830
Telephone: 754-2020
FAX Number: 754-3492
Population: 5,237
Charter Number: 737
Date: Jul. 6, 1978

Trust Department: Yes

Bank Holding Company Affiliate
Farmers Investment Corporation, Little Rock, AR

Pres.: Ernest Lee White
CEO: Joe Woodson
V.P.: Rebecca Upton
V.P.: Mary Lou Warren
Sr. V.P.: Ronald R. Collins
V.P.: Harold Johnson
V.P.: Nina Mason
T.O.: Cindy Herron

Cash and balances Due From Banks:	2,428	Deposits:	60,141
Federal Funds and Repos:	250	Federal funds and Borrowings:	15
Investments:	18,972	Other Liabilities:	581
Total Loans:	40,412	Subordinated Debt:	0
Bank Premises and Fixed Assets:	682	Total Liabilities:	60,737
Other Real Estate:	1,884		
Other Assets:	1,037	Total Equity Capital and Reserves:	4,928
Total Assets:	65,665	Total Liabilities and Capital:	65,665
Total Trust Assets:	390	Number of Shares Outstanding:	5,495

Directors: James C. East, Joe A. Woodson, Ernest Lee White, Robert C. Magee, Robert A. Hurley, James E. Lewis, C. Ted Riley, J. T. White, Bill Porter, Steve Morgan, Dayne Phillips

Clinton State Bank
Clinton, AR

County: Van Buren
Branches in Town: 1
Other Branches: 3
P.O. Box 57 72031
Telephone: 745-2441
FAX Number: 745-2441
Population: 2,000
Charter Number: 695
Date: Oct. 16, 1946

Trust Department: Yes

Bank Holding Company Affiliate
Clinton Bancshares, Inc., Little Rock, AR

CEO: Robert Morgan
Pres.: Dyke Johnson
V.P./Cash.: Charles Smith
V.P./T.O.: Robert Barnum
Sr. V.P.: Jo Smith
Ex. V.P.: Bud McKnight
V.P.: Eileen Smiley

Cash and balances Due From Banks:	3,787	Deposits:	59,397
Federal Funds and Repos:	200	Federal funds and Borrowings:	615
Investments:	28,115	Other Liabilities:	423
Total Loans:	31,338	Subordinated Debt:	0
Bank Premises and Fixed Assets:	681	Total Liabilities:	60,435
Other Real Estate:	425		
Other Assets:	813	Total Equity Capital and Reserves:	4,924
Total Assets:	65,359	Total Liabilities and Capital:	65,359
Total Trust Assets:	346	Number of Shares Outstanding:	4,000

Directors: Paul L. Bone, Jay W. Jackson, Dyke Johnson, Bud McKnight, Joe E. Lee, Roy Lefler Jr., Robert Morgan

First State Bank & Trust Co.

Conway, AR

County: Faulkner	P.O. Box 729 72032	Population: 23,073
Branches in Town: 2	Telephone: 329-5656	Charter Number: 693
Other Branches: 3	FAX Number: 329-7349	Date: Feb. 8, 1946

Trust Department: Yes

Bank Holding Company Affiliate
Worthen Banking Corporation, Little Rock, AR

Chm./CEO: Marlin D. Jackson	Sr. V.P.: John Stanton
Pres.: B. J. Daugherty	Sr. V.P./T.O.: Richard Clark

Cash and balances Due From Banks:	6,558	Deposits:	138,612
Federal Funds and Repos:	1,650	Federal funds and Borrowings:	0
Investments:	31,761	Other Liabilities:	1,712
Total Loans:	104,711	Subordinated Debt:	0
Bank Premises and Fixed Assets:	5,887	Total Liabilities:	140,324
Other Real Estate:	205		
Other Assets:	2,548	Total Equity Capital and Reserves:	12,996
Total Assets:	153,320	Total Liabilities and Capital:	153,320
Total Trust Assets:	20,107	Number of Shares Outstanding:	100,000

Directors: William Adkisson, James Brewer, B. J. Daugherty, Wanda Fulmer, Donna Hambuchen, Alphonse Hiegel, John Humphreys, Marlin D. Jackson, J. W. McCracken, J. F. O'Kelley, Charles Morgan, Frank Robins III, Earl F. Rogers, Stanley Russ, M. M. Satterfield Sr.

Corning Bank

Corning, AR

County: Clay	P.O. Box 439 72422	Population: 3,650
Branches in Town: 1	Telephone: 857-3592	Charter Number: 745
Other Branches: 1		Date: Jun. 15, 1984

Trust Department: No

Bank Holding Company Affiliate
First Paragould Bankshares, Paragould, AR

CEO/Pres.: Kelly G. Wright	Sr. V.P.: Jim Vinson
Ex. V.P./Cash.: Donis Simpson	V.P.: Bob Lockwood
V.P.: Billy Allen	V.P.: Louise Coleman
Auditor: Veda Esmon	

Cash and balances Due From Banks:	1,857	Deposits:	40,796
Federal Funds and Repos:	0	Federal funds and Borrowings:	3,250
Investments:	20,756	Other Liabilities:	526
Total Loans:	23,732	Subordinated Debt:	0
Bank Premises and Fixed Assets:	666	Total Liabilities	44,572
Other Real Estate:	59		
Other Assets:	1,363	Total Equity Capital and Reserves:	3,861
Total Assets:	48,433	Total Liabilities and Capital:	48,433
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: Larry Brewer, G. L. Lieblong, Kelly G. Wright, William Brewer, J. C. Cothren, Dr. George A. Haynes, Roy McSpadden, J. T. Meriwether, Frank J. Schreit Jr., Charles E. Williamson

First State Bank

Crossett, AR

County: Ashley
Branches in Town: 0
Other Branches: 1

P.O. Box 638 71635
Telephone: 364-5131

Population: 6,700
Charter Number: 718
Date: May 13, 1963

Trust Department: No

Bank Holding Company Affiliate
Evergreen Bancshares, Inc., Crossett, AR

CEO/Pres.: Jimmy V. Fincher
Cash.: Cheryl Goodwin
V.P.: Donald W. Woods
Asst. Cash.: Erma Walker

Cash and balances Due From Banks:	1,203	Deposits:	12,694
Federal Funds and Repos:	0	Federal funds and Borrowings:	650
Investments:	2,943	Other Liabilities:	88
Total Loans:	9,871	Subordinated Debt:	0
Bank Premises and Fixed Assets:	388	Total Liabilities:	13,432
Other Real Estate:	76		
Other Assets:	321	Total Equity Capital and Reserves:	1,370
Total Assets:	14,802	Total Liabilities and Capital:	14,802
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: Charles Baxley, Richard E. Griffin, James S. Nolley, C. E. Ripley, Donald Rodgers

Danville State Bank

Danville, AR

County: Yell
Branches in Town: 0
Other Branches: 0

P.O. Box 609 72833
Telephone: 495-2236
FAX Number: 495-7765

Population: 1,698
Charter Number: 615
Date: Oct. 3, 1930

Trust Department: No

Bank Holding Company Affiliate
Chambers Bancshares, Inc., Danville, AR

CEO/Pres.: John Ed Chambers, III
V.P.: Paul J. Willett
V.P./Cash.: Odean Parker
V.P.: Wanda Bull
Sr. V.P.: Edward Taylor
V.P.: Jerry L. Smith
V.P.: Bobby Redfern

Cash and balances Due From Banks:	3,583	Deposits:	70,655
Federal Funds and Repos:	1,700	Federal funds and Borrowings:	0
Investments:	32,871	Other Liabilities:	775
Total Loans:	40,418	Subordinated Debt:	0
Bank Premises and Fixed Assets:	248	Total Liabilities:	71,430
Other Real Estate:	105		
Other Assets:	1,383	Total Equity Capital and Reserves:	8,878
Total Assets:	80,308	Total Liabilities and Capital:	80,308
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: John Chambers III, Edward J. Taylor, Fay Mathis, Charles Sloan, Lloyd R. George, Mike Cornwell

Arkansas Valley Bank
Dardanelle, AR

County: Yell	P.O. Box 330 72834	Population: 3,621
Branches in Town: 1	Telephone: 229-2151	Charter Number: 714
Other Branches: 0	FAX Number: 229-4939	Date: Aug. 29, 1961

Trust Department: No

Bank Holding Company Affiliate
Bankstock Two, Inc., Dardanelle, AR

Chm.: Carl G. Holt	CEO: George G. Gleason, II
Deputy CEO: Linda D. Gleason	Pres./Bk Svcs.: Mark D. Ross
Sr. V.P.: Larry M. Dicks	Sr. V.P.: Sonya Lee

Cash and balances Due From Banks:	836	Deposits:	29,133
Federal Funds and Repos:	675	Federal funds and Borrowings:	0
Investments:	7,392	Other Liabilities:	258
Total Loans:	21,538	Subordinated Debt:	0
Bank Premises and Fixed Assets:	470	Total Liabilities:	29,391
Other Real Estate:	1,029		
Other Assets:	869	Total Equity Capital and Reserves:	3,418
Total Assets:	32,809	Total Liabilities and Capital:	32,809
Total Trust Assets:	0	Number of Shares Outstanding:	78,329

Directors: Carl G. Holt, Larry M. Dicks, Dr. Gilroy S. Cornwell, Mark D. Ross, Linda D. Gleason, George G. Gleason II, Rosemary D. Holt, Dr. Gene D. Ring, Reannae Sims, William S. Thornsberry

Bank of Dardanelle
Dardanelle, AR

County: Yell	P.O. Box 90 72834	Population: 3,621
Branches in Town: 1	Telephone: 229-3311	Charter Number: 668
Other Branches: 0		Date: Sep. 12, 1934

Trust Department: No

Bank Holding Company Affiliate
Bank of Dardanelle Bankshares, Dardanelle, AR

CEO: H. M. Orsburn	V.P.: V. E. Lambert
V.P.: Ronald L. Taylor	Cash.: Janelle Parker
Asst. V.P.: Opal Adkison	Asst. Cash.: Janetta Jay

Cash and balances Due From Banks:	1,285	Deposits:	49,537
Federal Funds and Repos:	3,393	Federal funds and Borrowings:	0
Investments:	24,651	Other Liabilities:	506
Total Loans:	25,211	Subordinated Debt:	0
Bank Premises and Fixed Assets:	646	Total Liabilities:	50,043
Other Real Estate:	3		
Other Assets:	645	Total Equity Capital and Reserves:	5,791
Total Assets:	55,834	Total Liabilities and Capital:	55,834
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

Directors: H. M. Orsburn, L. R. Berryhill, Fanny B. George, Evelyn H. Jones, Noel A. VanDover, James W. Wallis

Decatur State Bank

Decatur, AR

County: Benton
Branches in Town: 0
Other Branches: 1

P.O. Box 38 72722
Telephone: 752-3281

Population: 1,013
Charter Number: 707
Date: May 27, 1954

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: Vernon L. Austin
V.P.: Paul C. Galyean
Asst. V.P.: Brenda J. Sprinkles

V.P.: William R. Montgomery
V.P.: Wanda R. Tormey

Cash and balances Due From Banks:	2,077	Deposits:	32,360
Federal Funds and Repos:	5,600	Federal funds and Borrowings:	0
Investments:	4,695	Other Liabilities:	334
Total Loans:	24,364	Subordinated Debt:	0
Bank Premises and Fixed Assets:	388	Total Liabilities:	32,694
Other Real Estate:	53		
Other Assets:	341	Total Equity Capital and Reserves:	4,824
Total Assets:	37,518	Total Liabilities and Capital:	37,518
Total Trust Assets:	0	Number of Shares Outstanding:	7,000

Directors: Lloyd Peterson, Dorothy Mae Peterson, L. Victor Evans, Richard E. Wilmoth, Dr. E. N. McCollum, Tom M. Edmiston, Larry D. Curran, Vernon Austin, Paul C. Galyean

Bank of Delight

Delight, AR

County: Pike
Branches in Town: 0
Other Branches: 0

P.O. Box 68 71940
Telephone: 379-2293
FAX Number: 379-2295

Population: 468
Charter Number: 342
Date: Jun. 16, 1911

Trust Department: No

Bank Holding Company Affiliate
None

Chm.: Clarence Anthony
Ex. V.P.: Darwin Hendrix
Sec./Treas.: Buford Hendrix

CEO: Olen Hendrix
Sr. V.P.: Gus Wingfield
V.P./Cash.: Jan Mitchell

Cash and balances Due From Banks:	718	Deposits:	21,211
Federal Funds and Repos:	990	Federal funds and Borrowings:	0
Investments:	13,903	Other Liabilities:	232
Total Loans:	8,263	Subordinated Debt:	0
Bank Premises and Fixed Assets:	142	Total Liabilities:	21,443
Other Real Estate:	0		
Other Assets:	507	Total Equity Capital and Reserves:	3,080
Total Assets:	24,523	Total Liabilities and Capital:	24,523
Total Trust Assets:	0	Number of Shares Outstanding:	18,750

Directors: Olen Hendrix, Buford Hendrix, Darwin Hendrix, Clarence Anthony, Gus Wingfield, Larry May, Cecil E. Johnson III

First State Bank of DeQueen

DeQueen, AR

County: Sevier
Branches in Town: 1
Other Branches: 0

P.O. Box 970 71832
Telephone: 642-4423

Population: 4,594
Charter Number: 731
Date: Aug. 26, 1974

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: Art Melson
Cash.: Jean Tollett
Ex. V.P.: Lynn Chaney

Cash and balances Due From Banks:	1,451	Deposits:	20,229
Federal Funds and Repos:	575	Federal funds and Borrowings:	0
Investments:	5,765	Other Liabilities:	141
Total Loans:	13,930	Subordinated Debt:	10
Bank Premises and Fixed Assets:	339	Total Liabilities:	20,380
Other Real Estate:	103		
Other Assets:	334	Total Equity Capital and Reserves:	2,117
Total Assets:	22,497	Total Liabilities and Capital:	22,497
Total Trust Assets:	0	Number of Shares Outstanding:	76,000

Directors: Lou Gray, Art Melson, Ron Moore, Gary Bell, Tim Brotherton, Dennis Smiley, Dr. Ed Revels, Don Stemple, R. S. Harris

Dermott State Bank

Dermott, AR

County: Chicot
Branches in Town: 0
Other Branches: 0

P.O. Drawer C 71638
Telephone: 538-3266

Population: 4,730
Charter Number: 672
Date: Jul. 8, 1935

Trust Department: Yes

Bank Holding Company Affiliate
DSB Bancshares, Inc., Dermott, AR

CEO/Pres./T.O.: James S. Suitt
V.P.: Dennis L. Lee
V.P.: Frank Henry, Jr.
V.P.: Margaret A. Murphy

Cash and balances Due From Banks:	777	Deposits:	14,028
Federal Funds and Repos:	75	Federal funds and Borrowings:	57
Investments:	12,720	Other Liabilities:	161
Total Loans:	2,509	Subordinated Debt:	0
Bank Premises and Fixed Assets:	203	Total Liabilities:	14,246
Other Real Estate:	21		
Other Assets:	331	Total Equity Capital and Reserves:	2,390
Total Assets:	16,636	Total Liabilities and Capital:	16,636
Total Trust Assets:	100	Number of Shares Outstanding:	18,000

Directors: John M. Baxter, W. A. Baxter, James S. Suitt, Bernard Levi, Lawrence W. Levi, John M. Arnn, Clarence Horton, Frank Henry Jr., Jeff Baxter

First State Bank of Dermott
Dermott, AR

County: Chicot
Branches in Town: 0
Other Branches: 0

P.O. Drawer O 71638
Telephone: 538-3221

Population: 4,730
Charter Number: 732
Date: Oct. 15, 1976

Trust Department: No

Bank Holding Company Affiliate
First Delta Financial Corp., Dermott, AR

CEO/Pres.: Tom H. Grumbles
Ex. V.P.: Mary K. Tucker

Cash and balances Due From Banks:	1,207	Deposits:	16,622
Federal Funds and Repos:	500	Federal funds and Borrowings:	1,230
Investments:	8,319	Other Liabilities:	273
Total Loans:	9,342	Subordinated Debt:	0
Bank Premises and Fixed Assets:	274	Total Liabilities:	18,125
Other Real Estate:	67		
Other Assets:	487	Total Equity Capital and Reserves:	2,071
Total Assets:	20,196	Total Liabilities and Capital:	20,196
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

Directors: Dr. H. W. Thomas, Robert G. Gibson, R. H. Dennington, Tom H. Grumbles, Daniel C. Horton, Don C. Scott, Mary K. Tucker

Farmers & Merchants Bank
Des Arc, AR

County: Prairie
Branches in Town: 0
Other Branches: 0

P.O. Box 369 72040
Telephone: 256-4191

Population: 2,000
Charter Number: 84
Date: Jan. 20, 1902

Trust Department: Yes

Bank Holding Company Affiliate
Security Bancshares, Inc., Des Arc, AR

CEO/Pres./T.O.: Sherod S. White
V.P.: James C. Tipton

Cash and balances Due From Banks:	1,375	Deposits:	26,927
Federal Funds and Repos:	400	Federal funds and Borrowings:	1,000
Investments:	18,599	Other Liabilities:	300
Total Loans:	15,029	Subordinated Debt:	0
Bank Premises and Fixed Assets:	34	Total Liabilities:	28,227
Other Real Estate:	4		
Other Assets:	777	Total Equity Capital and Reserves:	7,991
Total Assets:	36,218	Total Liabilities and Capital:	36,218
Total Trust Assets:	9,686	Number of Shares Outstanding:	78,819

Directors: V. O. Calhoun Jr., R. L. Morton, L. A. Richmond, Sherod S. White, George S. Ford, G. P. Mullen, O. L. Simmons, Donald Guess, Henry L. Nichols, James C. Tipton

DeWitt Bank & Trust Company

DeWitt, AR

County: Arkansas
Branches in Town: 0
Other Branches: 0

P.O. Drawer 71 72042
Telephone: 946-3531

Population: 3,928
Charter Number: 605
Date: Mar. 1, 1929

Trust Department: Yes

Bank Holding Company Affiliate
DBT Financial Corporation, DeWitt, AR

Chm.: Elmer A. Ferguson
CEO/Pres.: Gary Hudson
V.P.: Nancy F. Rasco
T.O.: Frank Ellis
V. Chm.: Julian Brown
Sr. V.P.: Larry O'Briant
V.P.: Molly Hageman

Cash and balances Due From Banks:	2,459	Deposits:	60,691
Federal Funds and Repos:	2,900	Federal funds and Borrowings:	0
Investments:	42,022	Other Liabilities:	870
Total Loans:	23,697	Subordinated Debt:	0
Bank Premises and Fixed Assets:	592	Total Liabilities:	61,561
Other Real Estate:	83		
Other Assets:	1,465	Total Equity Capital and Reserves:	11,657
Total Assets:	73,218	Total Liabilities and Capital:	73,218
Total Trust Assets:	22,500	Number of Shares Outstanding:	40,959

Directors: W. H. Bolts, Julian Brown, E. E. Denman, Ray D. Dickson, Elmer A. Ferguson, Wayne Hampton, Gary Hudson, Charles W. Rasco III, Nancy F. Rasco, Jack Whitmore

Dumas State Bank

Dumas, AR

County: Desha
Branches in Town: 0
Other Branches: 0

P.O. Box 700 71639
Telephone: 382-4204
FAX Number: 382-2084

Population: 6,091
Charter Number: 729
Date: Jan. 11, 1974

Trust Department: Yes

Bank Holding Company Affiliate
Dumas Bancshares, Inc., Dumas, AR

CEO/Pres./T.O.: James R. Hall
V.P./Cash.: Anita Grimes
Ex. V.P.: Dennis H. Ferguson

Cash and balances Due From Banks:	800	Deposits:	18,802
Federal Funds and Repos:	0	Federal funds and Borrowings:	125
Investments:	5,684	Other Liabilities:	165
Total Loans:	13,516	Subordinated Debt:	0
Bank Premises and Fixed Assets:	472	Total Liabilities:	19,092
Other Real Estate:	0		
Other Assets:	455	Total Equity Capital and Reserves:	1,835
Total Assets:	20,927	Total Liabilities and Capital:	20,927
Total Trust Assets:	567	Number of Shares Outstanding:	30,000

Directors: Bill Teeter, James R. Hall, Dorothy Moore, M. E. McDonald, Howard R. Harris, Merle Peterson, A. O. French Jr., Herman Vickers, William A. West

Merchants & Farmers Bank

Dumas, AR

County: Desha
Branches in Town: 1
Other Branches: 0

P.O. Box D 71639
Telephone: 382-4311
FAX Number: 383-5901

Population: 6,091
Charter Number: 278
Date: May 10, 1909

Trust Department: Yes

Bank Holding Company Affiliate
M & F Financial Corporation, Dumas, AR

Chm./CEO/Pres.: Mr. Loral Adcock
V.P./T.O.: J. Michael Jones
Ex. V.P.: David J. Garrett
V.P./Asst. T.O.: Brian L. Payne

Cash and balances Due From Banks:	2,503	Deposits:	42,429
Federal Funds and Repos:	525	Federal funds and Borrowings:	0
Investments:	16,883	Other Liabilities:	511
Total Loans:	27,442	Subordinated Debt:	0
Bank Premises and Fixed Assets:	631	Total Liabilities:	42,940
Other Real Estate:	2		
Other Assets:	1,009	Total Equity Capital and Reserves:	6,055
Total Assets:	48,995	Total Liabilities and Capital:	48,995
Total Trust Assets:	10,562	Number of Shares Outstanding:	40,000

Directors: Marion S. Gill, Charles H. Dante, Thomas F. Shea, Clifton L. Meador, Claud T. Frank, J. E. Allmon Jr., Edgar C. Gannaway, Harold L. Jones, David L. Walt, Loral M. Adcock

Earle State Bank

Earle, AR

County: Crittenden
Branches in Town: 0
Other Branches: 2

P.O. Box 248 72331
Telephone: 792-8613

Population: 3,400
Charter Number: 696
Date: Apr. 24, 1947

Trust Department: Yes

Bank Holding Company Affiliate
Earle Bankshares, Inc., Earle, AR

CEO: John E. Gregson
Ex. V.P.: Chris Lehman
Sr. V.P./Cash.: Mary E. Davis

Cash and balances Due From Banks:	1,228	Deposits:	26,181
Federal Funds and Repos:	1,500	Federal funds and Borrowings:	0
Investments:	9,289	Other Liabilities:	435
Total Loans:	18,508	Subordinated Debt:	0
Bank Premises and Fixed Assets:	425	Total Liabilities:	26,616
Other Real Estate:	0		
Other Assets:	595	Total Equity Capital and Reserves:	4,929
Total Assets:	31,545	Total Liabilities and Capital:	31,545
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: W. P. Morrison, Joe Morrison, David Wallace, John Morrison, Jimmy Taylor, Price Morrison, Chris Lehman, John Gregson

The Delta State Bank
Elaine, AR

County: Phillips
Branches in Town: 0
Other Branches: 0

P.O. Box 595 72333
Telephone: 827-3397

Population: 921
Charter Number: 697
Date: Dec. 30, 1947

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Mary Louise Demoret Fiser

Cash and balances Due From Banks:	1,015	Deposits:	1,427
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	657	Other Liabilities:	0
Total Loans:	458	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	1,427
Other Real Estate:	0		
Other Assets:	7	Total Equity Capital and Reserves:	1,110
Total Assets:	2,537	Total Liabilities and Capital:	2,537
Total Trust Assets:	0	Number of Shares Outstanding:	1,600

Directors: Mary Louise Demoret Fiser, Lamar Marks, Esley E. Johnson Sr., V. Poindexter Fiser

The Exchange Bank and Trust Company
El Dorado, AR

County: Union
Branches in Town: 1
Other Branches: 1

P. O. Box 641 71731
Telephone: 862-6683
FAX Number: 862-6688

Population: 26,685
Charter Number: 658
Date: Aug. 12, 1933

Trust Department: Yes

Bank Holding Company Affiliate
Exchange Bancshares, Inc., El Dorado, AR

CEO/Pres.: Robert P. Taylor
Sr. V.P.: Steve Leverette
Sr. V.P.: John Sinclair
Ex. V.P./COO: H. Glenn Rambin
Sr. V.P.: Carolyn Beavers
Sr. V.P./T.O.: R. Douglas Wright

Cash and balances Due From Banks:	6,258	Deposits:	86,714
Federal Funds and Repos:	6,450	Federal funds and Borrowings:	950
Investments:	33,496	Other Liabilities:	869
Total Loans:	49,323	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,296	Total Liabilities:	88,533
Other Real Estate:	223		
Other Assets:	1,551	Total Equity Capital and Reserves:	10,064
Total Assets:	98,597	Total Liabilities and Capital:	98,597
Total Trust Assets:	20,103	Number of Shares Outstanding:	132,000

Directors: James W. Garison, George R. Haefner, Edward Hurley, D. R. James Jr., Rodney R. Landes, John R. Meadows, B. G. McGuire, John L. Solomon, James M. Sheppard M.D., Robert P. Taylor, Charles Thomas, John R. Williamson M. D., Jerry Young, H. Glenn Rambin

Bank of Elkins

Elkins, AR

County: Washington	P.O. Box 333 72727	Population: 695
Branches in Town: 1	Telephone: 643-2131	Charter Number: 377
Other Branches: 0		Date: Jun. 1, 1912

Trust Department: No

Bank Holding Company Affiliate
Community Investment, Inc., Elkins, AR

CEO: Joel L. Bunch
V.P.: Randall D. Harper
Oper. Off.: Shirley J. Boyd
Ex. V.P./Cash.: Joyce R. Bunch
Asst. Cash.: Margie R. Eaton

Cash and balances Due From Banks:	590	Deposits:	21,006
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	5,036	Other Liabilities:	100
Total Loans:	16,497	Subordinated Debt:	0
Bank Premises and Fixed Assets:	484	Total Liabilities:	21,106
Other Real Estate:	33		
Other Assets:	330	Total Equity Capital and Reserves:	2,264
Total Assets:	23,370	Total Liabilities and Capital:	23,370
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Joel L. Bunch, Joyce R. Bunch, Sarah L. Bunch, David R. Malone, Miller Williams

Bank of England

England, AR

County: Lonoke	P.O. Box 70 72046	Population: 3,081
Branches in Town: 0	Telephone: 842-2555	Charter Number: 48
Other Branches: 0		Date: Feb. 23, 1898

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: Gary Canada
Cash.: Otha E. Frizzell
Asst. Cash.: Clara Newton
V.P.: Thomas O. Murchison Sr.
Asst. Cash.: Wilma J. Darling

Cash and balances Due From Banks:	1,125	Deposits:	14,357
Federal Funds and Repos:	3,600	Federal funds and Borrowings:	0
Investments:	4,836	Other Liabilities:	158
Total Loans:	7,054	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	14,515
Other Real Estate:	0		
Other Assets:	254	Total Equity Capital and Reserves:	2,354
Total Assets:	16,869	Total Liabilities and Capital:	16,869
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Seth Boles Jr., Gary Canada, Otha E. Frizzell, Thomas O. Murchison Sr.

First Commercial Bank of Lonoke County

England, AR

County: Lonoke P.O. Box 190 72046 Population: 3,081
Branches in Town: 0 Telephone: 842-2541 Charter Number: 633
Other Branches: 1 FAX Number: 842-2365 Date: Jan. 14, 1931

Trust Department: No

Bank Holding Company Affiliate
First Commercial Corporation, Little Rock, AR

CEO: Kaye L. Hall
V.P.: Bobby D. Montgomery
V.P.: Michael G. Jones
Asst. Cash.: Charlene C. Black
Asst. Cash.: Melissa Hatfield

Cash and balances Due From Banks:	1,491	Deposits:	23,744
Federal Funds and Repos:	3,750	Federal funds and Borrowings:	0
Investments:	8,346	Other Liabilities:	122
Total Loans:	12,899	Subordinated Debt:	0
Bank Premises and Fixed Assets:	239	Total Liabilities:	23,866
Other Real Estate:	0		
Other Assets:	512	Total Equity Capital and Reserves:	3,371
Total Assets:	27,237	Total Liabilities and Capital:	27,237
Total Trust Assets:	0	Number of Shares Outstanding:	9,600

Directors: Kaye L. Hall, John W. Gann, Bobby D. Montgomery, Edwin P. Henry, D. B. Morgan Jr., Dorothy C. Morey, Pauline D. Leonard, W. F. Foster

The Eudora Bank

Eudora, AR

County: Chicot P.O. Box 270 71640 Population: 3,840
Branches in Town: 0 Telephone: 355-8311 Charter Number: 629
Other Branches: 0 Date: Dec. 23, 1930

Trust Department: No

Bank Holding Company Affiliate
Delta Bancshares, Inc., Eudora, AR

CEO: Gene Keith
V.P.: Claudene Stephens

Cash and balances Due From Banks:	988	Deposits:	17,934
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,300
Investments:	11,408	Other Liabilities:	172
Total Loans:	8,628	Subordinated Debt:	0
Bank Premises and Fixed Assets:	613	Total Liabilities:	19,406
Other Real Estate:	127		
Other Assets:	417	Total Equity Capital and Reserves:	2,775
Total Assets:	22,181	Total Liabilities and Capital:	22,181
Total Trust Assets:	0	Number of Shares Outstanding:	14,000

Directors: W. K. Grubbs, Dr. W. J. Weaver, W. R. Selman, Curtice Rankin, Charles F. Poole, Alvin Meyer Jr., Jimmy Pylate, W. T. Dixon, Jerry Dixon

Bank of Eureka Springs
Eureka Springs, AR

County: Carroll
Branches in Town: 2
Other Branches: 0

P.O. Box 309 72632
Telephone: 253-8241
FAX Number: 253-6947

Population: 1,982
Charter Number: 374
Date: May 4, 1912

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: John F. Cross
Ex. V.P.: W. King Gladden
Cash.: Reba L. Pyatt
Sr. V.P.: Richard Kelley, Jr.
V.P.: Dave Baker
V.P.: Diane McClelland

Cash and balances Due From Banks:	2,227	Deposits:	34,707
Federal Funds and Repos:	600	Federal funds and Borrowings:	0
Investments:	11,396	Other Liabilities:	318
Total Loans:	24,588	Subordinated Debt:	0
Bank Premises and Fixed Assets:	535	Total Liabilities:	35,025
Other Real Estate:	59		
Other Assets:	636	Total Equity Capital and Reserves:	5,016
Total Assets:	40,041	Total Liabilities and Capital:	40,041
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: John F. Cross, Ruth Cross, Dorothy Mathews, Michael Mathews, Claude Cross, Lewis Epley, A. J. Clark, Loren Clark, Wayne Johnson, Eagle Thomas, David Bird

Bank of Evening Shade
Evening Shade, AR

County: Sharp
Branches in Town: 0
Other Branches: 0

P.O. Box 98 72532
Telephone: 266-3215

Population: 394
Charter Number: 69
Date: Feb. 5, 1901

Trust Department: No

Bank Holding Company Affiliate
Sharp Bancshares, Inc., Cave City, AR

CEO: A. L. Hoaney
Chm.: James M. Street

Cash and balances Due From Banks:	260	Deposits:	6,714
Federal Funds and Repos:	500	Federal funds and Borrowings:	0
Investments:	3,127	Other Liabilities:	84
Total Loans:	3,408	Subordinated Debt:	0
Bank Premises and Fixed Assets:	148	Total Liabilities:	6,798
Other Real Estate:	70		
Other Assets:	132	Total Equity Capital and Reserves:	847
Total Assets:	7,645	Total Liabilities and Capital:	7,645
Total Trust Assets:	0	Number of Shares Outstanding:	6,200

Directors: Eugene Street, James E. Street, James M. Street, Clifton Crabtree, Samuel F. Beller, A. L. Hoaney

McIlroy Bank & Trust
Fayetteville, AR

County: Washington
Branches in Town: 5
Other Branches: 0

P.O. Box 1327 72702
Telephone: 575-1000
FAX Number: 575-1061

Population: 39,640
Charter Number: 31
Date: Dec. 24, 1892

Trust Department: Yes

Bank Holding Company Affiliate
Heartland Bank Group, Inc., Bentonville, AR

CEO: James C. Glenn
V.P.: James D. Wilson
V.P./T.O.: Robert P. Plummer
Sr. V.P.: J. Bruce Loftin
V.P.: Kim Simpson

Cash and balances Due From Banks:	4,425	Deposits:	117,284
Federal Funds and Repos:	500	Federal funds and Borrowings:	3,316
Investments:	41,794	Other Liabilities:	1,260
Total Loans:	82,734	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,680	Total Liabilities:	121,860
Other Real Estate:	1,597		
Other Assets:	1,835	Total Equity Capital and Reserves:	12,705
Total Assets:	134,565	Total Liabilities and Capital:	134,565
Total Trust Assets:	53,078	Number of Shares Outstanding:	350,692

Directors: J. Frank Broyles, Carl Collier, James C. Glenn, Millard Goff, Ann Henry, Dr. James Mashburn, Charles Scharlau, James Stewart, Fred Vorsanger, James Walton, Jim Bob Wheeler

Fordyce Bank & Trust Company
Fordyce, AR

County: Dallas
Branches in Town: 2
Other Branches: 0

P.O. Box 352 71742
Telephone: 352-3107
FAX Number: 352-5202

Population: 5,175
Charter Number: 631
Date: Jan. 5, 1931

Trust Department: Yes

Bank Holding Company Affiliate
FBT Bancshares, Inc., Fordyce, AR

CEO: Curtis Hutchins
Sr. V.P./Cash.: Suzette Crutchfield
Sr. V.P./T.O.: Jim Hulse
V.P.: Wanda Smurl

Cash and balances Due From Banks:	2,073	Deposits:	36,714
Federal Funds and Repos:	3,700	Federal funds and Borrowings:	330
Investments:	14,740	Other Liabilities:	354
Total Loans:	19,057	Subordinated Debt:	0
Bank Premises and Fixed Assets:	976	Total Liabilities:	37,398
Other Real Estate:	0		
Other Assets:	580	Total Equity Capital and Reserves:	3,728
Total Assets:	41,126	Total Liabilities and Capital:	41,126
Total Trust Assets:	464	Number of Shares Outstanding:	8,000

Directors: Curtis Hutchins, L. Weems Trussell, J. W. Hearnsberger, D. J. Barnes, E. C. Benton Jr., Sarah Kathryn Benton, J. Graydon Parham, J. H. Everett

Planters Bank & Trust Company

Forrest City, AR

County: St. Francis
Branches in Town: 1
Other Branches: 2

P.O. Box 1539 72335
Telephone: 633-2833
FAX Number: 633-2894

Population: 13,000
Charter Number: 521
Date: Apr. 15, 1921

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO: Frankie Pratt
V.P.: David Hardke
V.P.: J. C. Campbell
Cash./Oper. Off.: Donna Garner

Sr. V.P.: Wade Hawkins
V.P.: Steve Horton
V.P./Auditor: Diane Thomason
T.O.: Nelle J. Surguine

Cash and balances Due From Banks:	3,949	Deposits:	46,036
Federal Funds and Repos:	3,450	Federal funds and Borrowings	0
Investments:	8,912	Other Liabilities:	327
Total Loans:	32,901	Subordinated Debt:	0
Bank Premises and Fixed Assets:	675	Total Liabilities:	46,363
Other Real Estate:	1,040		
Other Assets:	913	Total Equity Capital and Reserves:	5,477
Total Assets:	51,840	Total Liabilities and Capital:	51,840
Total Trust Assets:	499	Number of Shares Outstanding:	24,000

Directors: Frankie Pratt, David Hardke, Rex B. Twist, J. R. Chappell Jr., J. R. Grobmyer, Michael E. Cissell, Oral Edwards, John V. Casbeer

Planters & Merchants Bank

Gillett, AR

County: Arkansas
Branches in Town: 0
Other Branches: 0

P.O. Box 357 72055
Telephone: 548-2211

Population: 927
Charter Number: 721
Date: Jan. 13, 1967

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO/Pres./T.O.: Larry E. Bauer
Cash.: Alice Perritt

V.P.: Lloyd E. Wallace

Cash and balances Due From Banks:	378	Deposits:	11,694
Federal Funds and Repos:	0	Federal funds and Borrowings:	700
Investments:	3,202	Other Liabilities:	210
Total Loans:	9,769	Subordinated Debt:	0
Bank Premises and Fixed Assets:	86	Total Liabilities:	12,604
Other Real Estate:	149		
Other Assets:	492	Total Equity Capital and Reserves:	1,472
Total Assets:	14,076	Total Liabilities and Capital:	14,076
Total Trust Assets:	825	Number of Shares Outstanding:	12,000

Directors: Kenneth Smith, Frank C. Wolfe, Darrel Nichols, Bobby-Turner, Scott Place, Johnny Holzbauer, Darrall Richter, Larry E. Bauer

The Bank of Glenwood

Glenwood, AR

County: Pike
Branches in Town: 1
Other Branches: 0

P.O Box O 71943
Telephone: 356-2121
FAX Number: 356-2211

Population: 1,414
Charter Number: 398
Date: Dec. 27, 1912

Trust Department: No

Bank Holding Company Affiliate
Bainum Bancorp., Glenwood, AR

CEO/Pres.: Harold Smith
Asst. V.P.: Kathryn Baxter
V.P.: Lynda Robbins
Cash.: Patricia Owens

Cash and balances Due From Banks:	1,466	Deposits:	26,947
Federal Funds and Repos:	700	Federal funds and Borrowings:	152
Investments:	6,376	Other Liabilities:	172
Total Loans:	20,788	Subordinated Debt:	0
Bank Premises and Fixed Assets:	585	Total Liabilities:	27,271
Other Real Estate:	47		
Other Assets:	278	Total Equity Capital and Reserves:	2,969
Total Assets:	30,240	Total Liabilities and Capital:	30,240
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Irvin C. Bainum, Dr. Mark Bainum, Victor H. Cox, Richard C. Cox, Harold A. Smith, Roy Wisener

First State Bank

Gould, AR

County: Lincoln
Branches in Town: 0
Other Branches: 1

P.O. Drawer A 71643
Telephone: 263-4325
FAX Number: 263-4684

Population: 1,671
Charter Number: 719
Date: Jan. 6, 1964

Trust Department: No

Bank Holding Company Affiliate
Dumas Bancshares, Inc., Dumas, AR

CEO: James Hall
Cash.: Wanda J. Robertson
V.P.: Tracy M. French

Cash and balances Due From Banks:	999	Deposits:	10,396
Federal Funds and Repos:	1,215	Federal funds and Borrowings:	0
Investments:	3,574	Other Liabilities:	198
Total Loans:	5,692	Subordinated Debt:	0
Bank Premises and Fixed Assets:	174	Total Liabilities:	10,594
Other Real Estate:	32		
Other Assets:	226	Total Equity Capital and Reserves:	1,318
Total Assets:	11,912	Total Liabilities and Capital:	11,912
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

Directors: Donald L. Eifling, Victor Holthoff, R. C. Johnson Jr., Stanley Norris, Howard Raley, John H. Rogers, A. O. French Jr., James R. Hall

Bank of Gravett

Gravette, AR

County: Benton
Branches in Town: 0
Other Branches: 0

P.O. Box 160 72736
Telephone: 787-5251

Population: 1,218
Charter Number: 46
Date: Feb. 28, 1898

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: John R. Meade
V.P.: William R. Meade
Cash.: Larry Wilmoth
Asst. Cash.: Walt Nielsen

Ex. V.P.: David N. Wills
V.P.: Jim A. Edmondson
Asst. Cash.: Margaret Pearson
Asst. Cash.: Richard Pollreis

Cash and balances Due From Banks:	1,899	Deposits:	49,450
Federal Funds and Repos:	2,400	Federal funds and Borrowings:	0
Investments:	23,441	Other Liabilities:	686
Total Loans:	29,113	Subordinated Debt:	0
Bank Premises and Fixed Assets:	383	Total Liabilities:	50,136
Other Real Estate:	25		
Other Assets:	1,116	Total Equity Capital and Reserves:	8,241
Total Assets:	58,377	Total Liabilities and Capital:	58,377
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: John R. Meade, Phillip Chastain, Albert Dunagin, George Cowgur, Jim A. Edmodson, David N. Wills, William R. Meade, George Haley

Farmers Bank

Greenwood, AR

County: Sebastian
Branches in Town: 0
Other Branches: 3

P.O. Box 610 72936
Telephone: 996-4171

Population: 3,560
Charter Number: 243
Date: Aug. 7, 1907

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO: Betty J. Wilkinson
V.P.: Stanhope Wilkinson
V.P.: Amos Lawrence

Chm.: Means Wilkinson
V.P./T.O.: Edward Wilkinson
Adm. Asst.: Tresa Gamble

Cash and balances Due From Banks:	991	Deposits:	45,156
Federal Funds and Repos:	1,300	Federal funds and Borrowings:	503
Investments:	27,997	Other Liabilities:	486
Total Loans:	22,848	Subordinated Debt:	0
Bank Premises and Fixed Assets:	351	Total Liabilities:	46,145
Other Real Estate:	19		
Other Assets:	924	Total Equity Capital and Reserves:	8,285
Total Assets:	54,430	Total Liabilities and Capital:	54,430
Total Trust Assets:	527	Number of Shares Outstanding:	7,500

Directors: Means Wilkinson, Betty Wilkinson, Stanhope Wilkinson, Edward Wilkinson, Amos Lawrence, Tresa Gamble

First State Bank of Gurdon

Gurdon, AR

County: Clark
Branches in Town: 0
Other Branches: 0

P.O. Box 446 71743
Telephone: 353-2534
FAX Number: 353-2314

Population: 2,700
Charter Number: 61
Date: Aug. 4, 1900

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: Fred Reed
V.P./Cash.: Linda Bittle
V.P.: Carroll Coston

Cash and balances Due From Banks:	1,207	Deposits:	20,330
Federal Funds and Repos:	100	Federal funds and Borrowings:	0
Investments:	9,844	Other Liabilities:	104
Total Loans:	10,187	Subordinated Debt:	300
Bank Premises and Fixed Assets:	576	Total Liabilities:	20,734
Other Real Estate:	345		
Other Assets:	431	Total Equity Capital and Reserves:	1,956
Total Assets:	22,690	Total Liabilities and Capital:	22,690
Total Trust Assets:	0	Number of Shares Outstanding:	38,335

Directors: C. Louis Cabe, Paul Barringer, Al Brown, Charles Cabe, Austin Capps, Carroll Coston, Autrey Horne, Robert McDowell, Fred E. Reed, Jimmy Robbs, Maurice Stricklin

Farmers Bank

Hamburg, AR

County: Ashley
Branches in Town: 0
Other Branches: 0

P.O. Box 350 71646
Telephone: 853-5222

Population: 3,394
Charter Number: 680
Date: Mar. 10, 1941

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Guy Humphries
V.P.: Velma Farmer
Cash.: Allen Farmer
Ex. V.P.: Gordon S. Price, Sr.
V.P.: Jettie Mae Atkins
Asst. Cash.: JoAnn Roberts

Cash and balances Due From Banks:	2,101	Deposits:	26,866
Federal Funds and Repos:	775	Federal funds and Borrowings:	0
Investments:	14,584	Other Liabilities:	210
Total Loans:	11,534	Subordinated Debt:	0
Bank Premises and Fixed Assets:	174	Total Liabilities:	27,076
Other Real Estate:	49		
Other Assets:	396	Total Equity Capital and Reserves:	2,537
Total Assets:	29,613	Total Liabilities and Capital:	29,613
Total Trust Assets:	0	Number of Shares Outstanding:	22,260

Directors: P. E. Barnes, Joel W. Foote, Nancy C. Foote, W. E. Foote Jr., Guy Humphries, William E. Johnson, Gordon S. Price Sr., Earl J. Scott, Jack H. Shell, John W. Spivey

Calhoun County Bank
Hampton, AR

County: Calhoun
Branches in Town: 0
Other Branches: 0

P.O. Box 8 71744
Telephone: 798-2207

Population: 1,650
Charter Number: 220
Date: Oct. 26, 1906

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Searcy W. Harrell, Sr.
Pres.: B. Dickson Neal
V.P.: Len Harrell

V. Chm.: Searcy W. Harrell, Jr.
Ex. V.P.: Billy G. Wright
Cash.: Mary H. Johnston

Cash and balances Due From Banks:	903	Deposits:	23,150
Federal Funds and Repos:	725	Federal funds and Borrowings:	148
Investments:	14,591	Other Liabilities:	183
Total Loans:	9,963	Subordinated Debt:	0
Bank Premises and Fixed Assets:	50	Total Liabilities:	23,481
Other Real Estate:	137		
Other Assets:	391	Total Equity Capital and Reserves:	3,279
Total Assets:	26,760	Total Liabilities and Capital:	26,760
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Hubert J. Brown, Phillip J. Foster, Fay Harrell, Len Harrell, Searcy Harrell, Searcy W. Harrell Jr., Dickson Neal, D. W. Wells, H. M. Welsh, Billy G. Wright

The Bank of Harrisburg
Harrisburg, AR

County: Poinsett
Branches in Town: 0
Other Branches: 0

P.O. Box 17 72432
Telephone: 578-2472

Population: 1,936
Charter Number: 620
Date: Dec. 2, 1930

Trust Department: No

Bank Holding Company Affiliate
Lake Hamilton Enterprises, Little Rock, AR

CEO: Jerry M. Dyer
Cash.: Donald Britnell

Ex. V.P.: James M. Williams

Cash and balances Due From Banks:	1,423	Deposits:	23,712
Federal Funds and Repos:	900	Federal funds and Borrowings:	0
Investments:	9,027	Other Liabilities:	202
Total Loans:	14,199	Subordinated Debt:	0
Bank Premises and Fixed Assets:	231	Total Liabilities:	23,914
Other Real Estate:	867		
Other Assets:	531	Total Equity Capital and Reserves:	3,264
Total Assets:	27,178	Total Liabilities and Capital:	27,178
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Jim Tom Butler, Jerry M. Dyer, James M. Williams, Anna Margaret Butler, Paul Eaton, Patricia Butler, Beth Eaton, Connie Butler, John M. Henry

The Security Bank
Harrison, AR

County: Boone	P.O. Box 1078 72601	Population: 9,567
Branches in Town: 1	Telephone: 741-8200	Charter Number: 647
Other Branches: 1	FAX Number: 741-7323	Date: Nov. 20, 1931

Trust Department: Yes

Bank Holding Company Affiliate
First Security Corporation, Harrison, AR

Chm.: L. E. Durand
Sr. V.P.: Dolores Lafferty
V.P./Controller: John R. Eoff
V.P.: Jerry McFarland
CEO/T.O.: Wayne Clark
Ex. V.P.: Douglas L. Jackson
V.P./Cash.: Richard L. McBee

Cash and balances Due From Banks:	4,180	Deposits:	98,039
Federal Funds and Repos:	1,400	Federal funds and Borrowings:	0
Investments:	43,683	Other Liabilities:	701
Total Loans:	54,407	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,397	Total Liabilities:	98,740
Other Real Estate:	665		
Other Assets:	1,650	Total Equity Capital and Reserves:	9,642
Total Assets:	108,382	Total Liabilities and Capital:	108,382
Total Trust Assets:	794	Number of Shares Outstanding:	160,000

Directors: Ralph Bowers, John O. Campbell, Wayne Clark, L. E. Durand, Edwin P. Henry, Richard R. Hudson, Douglas L. Jackson, Junior Lee, Jerry P. Maland, H. K. McCaleb Jr.

Hazen First State Bank
Hazen, AR

County: Prairie	P.O. Box 783 72064	Population: 1,700
Branches in Town: 0	Telephone: 255-4567	Charter Number: 744
Other Branches: 1	FAX Number: 255-4271	Date: May 12, 1983

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: Robert M. Koch

Cash and balances Due From Banks:	951	Deposits:	13,555
Federal Funds and Repos:	0	Federal funds and Borrowings:	600
Investments:	7,065	Other Liabilities:	147
Total Loans:	6,846	Subordinated Debt:	0
Bank Premises and Fixed Assets:	300	Total Liabilities:	14,302
Other Real Estate:	94		
Other Assets:	242	Total Equity Capital and Reserves:	1,196
Total Assets:	15,498	Total Liabilities and Capital:	15,498
Total Trust Assets:	0	Number of Shares Outstanding:	20,187

Directors: Tommy Hillman, Vernon J. Giss, Pat Henderson, Neil Maynard, Robert Petter, Sr.

The Cleburne County Bank

Heber Springs, AR

County: Cleburne
Branches in Town: 2
Other Branches: 2

P.O. Box 1000 72543
Telephone: 362-2456

Population: 5,371
Charter Number: 626
Date: Dec. 16, 1930

Trust Department: No

Bank Holding Company Affiliate
Lake Hamilton Enterprises, Little Rock, AR

CEO/Pres.: Jerome Johnson
V.P.: Peggy Smith
Ex. V.P.: Walter Aldridge
V.P.: Mary Holland

Cash and balances Due From Banks:	2,770	Deposits:	88,331
Federal Funds and Repos:	28	Federal funds and Borrowings:	101
Investments:	48,857	Other Liabilities:	770
Total Loans:	42,572	Subordinated Debt:	250
Bank Premises and Fixed Assets:	656	Total Liabilities:	89,452
Other Real Estate:	1,031		
Other Assets:	1,730	Total Equity Capital and Reserves:	8,192
Total Assets:	97,644	Total Liabilities and Capital:	97,644
Total Trust Assets:	0	Number of Shares Outstanding:	1,200

Directors: Jim Tom Butler, Jerome Johnson, Walter Aldridge, L. E. Roberts Jr., Dr. Ricky Johnson, Paul Eaton, Richie Lee, Wetzel Stark, John Henry, Jerry Dyer, Beth Eaton, Anna Margaret Butler, Connie Butler, Patricia Butler

Heber Springs State Bank

Heber Springs, AR

County: Cleburne
Branches in Town: 0
Other Branches: 1

P. O. Box 30 72543
Telephone: 362-5821
FAX Number: 362-7491

Population: 5,371
Charter Number: 735
Date: May 27, 1977

Trust Department: Yes

Bank Holding Company Affiliate
State Holding Company, Little Rock, AR

Sr. V.P.: Robert A. Card
V.P./Cash.: Joyce Harral
V.P.: Janice Parrott

Cash and balances Due From Banks:	2,308	Deposits:	35,177
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	8,645	Other Liabilities:	328
Total Loans:	25,225	Subordinated Debt:	169
Bank Premises and Fixed Assets:	879	Total Liabilities:	35,674
Other Real Estate:	334		
Other Assets:	703	Total Equity Capital and Reserves:	2,820
Total Assets:	38,494	Total Liabilities and Capital:	38,494
Total Trust Assets:	301	Number of Shares Outstanding:	18,000

Directors: Harry Hastings, Catherine Owen, Horace Jewel

Bank of Holly Grove
Holly Grove, AR

County: Monroe
Branches in Town: 0
Other Branches: 0

P.O. Box Q 72069
Telephone: 462-3331

Population: 700
Charter Number: 118
Date: May 12, 1903

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Bill Reynolds
Asst. V.P.: Bobbie R. Gannon

Sr. V.P./Cash.: Jean M. Kirkpatrick
Asst. V.P.: John F. Phillips

Cash and balances Due From Banks:	729	Deposits:	17,818
Federal Funds and Repos:	950	Federal funds and Borrowings:	0
Investments:	9,072	Other Liabilities:	314
Total Loans:	9,819	Subordinated Debt:	0
Bank Premises and Fixed Assets:	181	Total Liabilities:	18,132
Other Real Estate:	13		
Other Assets:	522	Total Equity Capital and Reserves:	3,154
Total Assets:	21,286	Total Liabilities and Capital:	21,286
Total Trust Assets:	0	Number of Shares Outstanding:	2,400

Directors: Wilsie M. Matthews, Donald R. Dearing, Ruth T. Dearing, Jean M. Kirkpatrick, R. H. May, John B. Moore, Jr. William R. Reynolds, Herd E. Stone, Jr.

Horatio State Bank
Horatio, AR

County: Sevier
Branches in Town: 0
Other Branches: 0

P.O. Box 347 71842
Telephone: 832-3211

Population: 989
Charter Number: 179
Date: May 15, 1905

Trust Department: No

Bank Holding Company Affiliate
Pioneer Bancshares, Inc., Horatio, AR

CEO: C. E. Hendrix, Jr.
Ex. V. P.: Wilburn Smith
Asst. V.P.: C. E. Hendrix III

Sr. V.P.: Edith H. Smith
Oper. Off.: Lola J. Lawrence

Cash and balances Due From Banks:	539	Deposits:	21,726
Federal Funds and Repos:	100	Federal funds and Borrowings:	0
Investments:	10,996	Other Liabilities:	188
Total Loans:	11,989	Subordinated Debt:	0
Bank Premises and Fixed Assets:	322	Total Liabilities:	21,914
Other Real Estate:	106		
Other Assets:	269	Total Equity Capital and Reserves:	2,407
Total Assets:	24,321	Total Liabilities and Capital:	24,321
Total Trust Assets:	0	Number of Shares Outstanding:	2,000

Directors: C. E. Hendrix Jr., Lilla S. Hendrix, Loy Poag, Wilburn Smith, Edith H. Smith, Fred L. Sullivan

Arkansas Bank & Trust Company

Hot Springs, AR

County: Garland
Branches in Town: 5
Other Branches: 1

P.O. Box 5640 71902
Telephone: 624-4611
FAX Number: 624-4619

Population: 36,000
Charter Number: 232
Date: Apr. 18, 1907

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company Affiliate
ABT Bancshares Corporation, Hot Springs, AR

CEO: Cecil W. Cupp, Jr.
Pres.: Ray L. Cash
Sr. V.P.: Bill Lynch
T.O.: Jim Boardman

Ex. V.P.: Gary E. Blenden
Sr. V.P.: Ralph E. White
Sr. V.P./Cash.: Delbert Graves

Cash and balances Due From Banks:	19,528	Deposits:	264,752
Federal Funds and Repos:	20,385	Federal funds and Borrowings:	245
Investments:	44,129	Other Liabilities:	2,794
Total Loans:	195,407	Subordinated Debt:	2,000
Bank Premises and Fixed Assets:	6,262	Total Liabilities:	269,791
Other Real Estate:	3,791		
Other Assets:	3,445	Total Equity Capital and Reserves:	23,156
Total Assets:	292,947	Total Liabilities and Capital:	292,947
Total Trust Assets:	75,457	Number of Shares Outstanding:	150,834

Directors: Gary E. Blenden, Ray L. Cash, Peggy Clark, Cecil W. Cupp Jr., Cecil W. Cupp III, Gerald H. Fisher, Gaither C. Johnston Jr., Roy L. Murphy, Jim Randall, Brooks T. Rice, John D. Selig, Ray S. Smith Jr., Richard S. Smith, Palmer Vanderburg, Hill A. Wheatly, H. L. Wilson Jr.

Bank of Imboden

Imboden, AR

County: Lawrence
Branches in Town: 0
Other Branches: 1

P. O. Box 850 72434
Telephone: 869-2291

Population: 661
Charter Number: 727
Date: Oct. 12, 1972

Trust Department: No

Bank Holding Company Affiliate
Spring River Bancshares, Inc., Imboden, AR

CEO/Pres.: Bob Downing
Ex. V.P./Cash.: Preston L. Clark

Chm.: Charles F. Luter

Cash and balances Due From Banks:	868	Deposits:	16,528
Federal Funds and Repos:	500	Federal funds and Borrowings:	0
Investments:	5,339	Other Liabilities:	91
Total Loans:	10,782	Subordinated Debt:	0
Bank Premises and Fixed Assets:	212	Total Liabilities:	16,619
Other Real Estate:	166		
Other Assets:	335	Total Equity Capital and Reserves:	1,583
Total Assets:	18,202	Total Liabilities and Capital:	18,202
Total Trust Assets:	0	Number of Shares Outstanding:	6,600

Directors: Charles F. Luter, Bob J. Downing, Dan Matthews, Jerry R. Foley, Preston Clark

First Jacksonville Bank & Trust

Jacksonville, AR

County: Pulaski
Branches in Town: 5
Other Branches: 0

P. O. Box 827 72076
Telephone: 982-4511
FAX Number: 982-7822

Population: 27,000
Charter Number: 701
Date: Aug. 2, 1949

Trust Department: Yes

Bank Holding Company Affiliate
First Arkansas Bancshares, Jacksonville, AR

CEO: Larry T. Wilson
V.P.: Sybil Clay
V.P.: Lynn Fagan
Asst. V.P.: Rudy Reid

Ex. V.P.: John S. Fortenbury
V.P.: Mary Verser
V.P.: John Hardwick
T.O.: John R. McNee

Cash and balances Due From Banks:	5,037	Deposits:	83,873
Federal Funds and Repos:	1,300	Federal funds and Borrowings:	0
Investments:	32,752	Other Liabilities:	1,046
Total Loans:	52,069	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,894	Total Liabilities:	84,919
Other Real Estate:	96		
Other Assets:	1,031	Total Equity Capital and Reserves:	9,260
Total Assets:	94,179	Total Liabilities and Capital:	94,179
Total Trust Assets:	37,773	Number of Shares Outstanding:	200,000

Directors: Kenneth Pat Wilson, Larry T. Wilson, Mike Wilson, Bart Gray Jr., Dr. T. H. Wortham, Melda A. Rice, H. K. Dougherty

Newton County Bank

Jasper, AR

County: Newton
Branches in Town: 0
Other Branches: 1

P. O. Box 437 72641
Telephone: 446-2265

Population: 519
Charter Number: 121
Date: Mar. 24, 1903

Trust Department: No

Bank Holding Company Affiliate
Newco Corporation, Jasper, AR

CEO: George G. Gleason, II
Pres.-Bank Svcs.: Mark D. Ross
Deputy CEO: Linda D. Gleason

Chm.: Carl G. Holt
Ex. V.P.: Danny R. Criner

Cash and balances Due From Banks:	1,250	Deposits:	33,205
Federal Funds and Repos:	175	Federal funds and Borrowings:	0
Investments:	6,968	Other Liabilities:	289
Total Loans:	26,058	Subordinated Debt:	0
Bank Premises and Fixed Assets:	505	Total Liabilities:	33,494
Other Real Estate:	901		
Other Assets:	766	Total Equity Capital and Reserves:	3,129
Total Assets:	36,623	Total Liabilities and Capital:	36,623
Total Trust Assets:	0	Number of Shares Outstanding:	2,340

Directors: Carl G. Holt, Mark D. Ross, George G. Gleason II, Danny R. Criner, Linda D. Gleason, George Landrum

The Arkansas Bank

Jonesboro, AR

County: Craighead
Branches in Town: 2
Other Branches: 2

P. O. Box 1617 72401
Telephone: 932-2131
FAX Number: 935-3440

Population: 36,000
Charter Number: 150
Date: Feb. 13, 1904

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO/Pres./Chm.: Sloan Rainwater
V. Chm.: William I. Rainwater
V.P.: Loyce Gibson

Sr. V.P.: Max Cobb
Ex. V.P.: Audrey Glenn
Asst. V.P./T.O.: Brenda Griffith

Cash and balances Due From Banks:	2,908	Deposits:	37,290
Federal Funds and Repos:	800	Federal funds and Borrowings:	1,570
Investments:	11,373	Other Liabilities:	461
Total Loans:	25,792	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,360	Total Liabilities:	39,321
Other Real Estate:	523		
Other Assets:	945	Total Equity Capital and Reserves:	4,380
Total Assets:	43,701	Total Liabilities and Capital:	43,701
Total Trust Assets:	169	Number of Shares Outstanding:	75,000

Directors: Sloan Rainwater Jr., William I. Rainwater, J. A. Tomlinson, Dr. Grover Poole, Dr. W. T. Rainwater, William I. Rainwater Jr., Steve Cox, Virginia Cox, Gerald Watkins

Citizens Bank of Jonesboro

Jonesboro, AR

County: Craighead
Branches in Town: 3
Other Branches: 2

P. O. Box 1800 72403
Telephone: 932-6603
FAX Number: 933-4334

Population: 36,000
Charter Number: 488
Date: Jul. 25, 1919

Trust Department: Yes

Bank Holding Company Affiliate
Citizens Bancshares Corp., Jonesboro, AR

CEO: Herbert H. McAdams, II
Pres.: Donald Timms
V.P.: Dan Trevathan
T.O.: Olen Smith

Chm.: H. Hall McAdams, III
Sr. V.P.: Steve McFerron
Sr. V.P.: Fred Headley

Cash and balances Due From Banks:	12,709	Deposits:	176,164
Federal Funds and Repos:	5,700	Federal funds and Borrowings:	7,846
Investments:	50,411	Other Liabilities:	1,844
Total Loans:	124,489	Subordinated Debt:	1,200
Bank Premises and Fixed Assets:	4,110	Total Liabilities:	187,054
Other Real Estate:	1,373		
Other Assets:	4,093	Total Equity Capital and Reserves:	15,831
Total Assets:	202,885	Total Liabilities and Capital:	202,885
Total Trust Assets:	97,638	Number of Shares Outstanding:	217,000

Directors: Robert C. Connor, Charlotte Eddington, Bill Hurt Jr., Oscar J. Melton, Donald Timms, John C. Deacon, W. M. Freeze Jr., Herbert H. McAdams II, Oscar J. Melton Jr., Dr. Durwood Wisdom, Dr. Glen E. Dickson, Dr. James F. Gramling, H. Hall McAdams III, W. D. Roberts Jr., W. O. Doak, Dr. Ray H. Hall Jr., Minor M. Markle, William R. Roberts

Mercantile Bank
Jonesboro, AR

County: Craighead
Branches in Town: 7
Other Branches: 2

P. O. Dwr 6018 72403
Telephone: 935-5521
FAX Number: 935-2102

Population: 36,000
Charter Number: 648
Date: Jan. 7, 1932

Trust Department: Yes

Bank Holding Company Affiliate
Mercantile Bancshares, Inc., Jonesboro, AR

CEO: Wallace Fowler
Pres.: Harold Perrin
Ex. V.P.: Lloyd McCracken, Jr.
Ex. V.P.: Ed Cherry

Sr. V.P.: Norman Leonard
Sr. V.P.: Joe Turney
V.P.: Sherry Gray
T.O.: Dick Gray

Cash and balances Due From Banks:	9,318	Deposits:	219,508
Federal Funds and Repos:	0	Federal funds and Borrowings:	5,569
Investments:	67,723	Other Liabilities:	2,574
Total Loans:	158,471	Subordinated Debt:	0
Bank Premises and Fixed Assets:	4,843	Total Liabilities:	227,651
Other Real Estate:	602		
Other Assets:	5,861	Total Equity Capital and Reserves:	19,167
Total Assets:	246,818	Total Liabilities and Capital:	246,818
Total Trust Assets:	142,414	Number of Shares Outstanding:	100,000

Directors: Wallace W. Fowler, Tom Loberg, Ben Lamberth, Harold Perrin, Raymond Heern, Glenn Lane, Marystel Appleton, M. G. Spurlock, J. C. Mahon, Wayne Baker, Tommy Lawrence, Ruth Poston, Al Heringer, Roy Cooper, Lynn Greene, Jama Fowler

Simmons First Bank
Jonesboro, AR

County: Craighead
Branches in Town: 2
Other Branches: 0

P. O.Box 1720 72401
Telephone: 933-8000

Population: 36,000
Charter Number: 734
Date: Dec. 22, 1976

Trust Department: Yes

Bank Holding Company Affiliate
Simmons First National Corp., Pine Bluff, AR

CEO: Donald W. Stone
Pres.: J. C. Vaughn, Jr.
T.O.: Beth Smith

Ex. V.P.: Ronald B. Jackson
V.P.: Wayne Bond
V.P.: Jerry Broadaway

Cash and balances Due From Banks:	4,432	Deposits:	47,633
Federal Funds and Repos:	0	Federal funds and Borrowings:	346
Investments:	8,798	Other Liabilities:	576
Total Loans:	37,961	Subordinated Debt:	0
Bank Premises and Fixed Assets:	813	Total Liabilities:	48,555
Other Real Estate:	452		
Other Assets:	865	Total Equity Capital and Reserves:	4,766
Total Assets:	53,321	Total Liabilities and Capital:	53,321
Total Trust Assets:	8,457	Number of Shares Outstanding:	175,000

Directors: Donald W. Stone, J. C. Vaughn Jr., Sam Hummelstein, Charles B. Smith Jr., Gene Thomason

Farmers & Merchants Bank

Judsonia, AR

County: White	P. O. Box 550 72081	Population: 2,100
Branches in Town: 0	Telephone: 729-3148	Charter Number: 415
Other Branches: 0		Date: May 29, 1913

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Pres.: E. D. Yancey	Chm.: E. O. Yancey
V.P.: Vesta Ransom	Asst. Cash.: Pam Henderson
Asst. V.P.: Deloris Davis	

Cash and balances Due From Banks:	559	Deposits:	8,990
Federal Funds and Repos:	550	Federal funds and Borrowings:	268
Investments:	5,641	Other Liabilities:	59
Total Loans:	3,294	Subordinated Debt:	0
Bank Premises and Fixed Assets:	94	Total Liabilities:	9,317
Other Real Estate:	34		
Other Assets:	231	Total Equity Capital and Reserves:	1,086
Total Assets:	10,403	Total Liabilities and Capital:	10,403
Total Trust Assets:	0	Number of Shares Outstanding:	2,800

Directors: E. O. Yancey, E. D. Yancey, Reynie Rutledge

Union State Bank

Junction City, AR

County: Union	P.O. Box F 71749	Population: 2,245
Branches in Town: 0	Telephone: 924-4552	Charter Number: 660
Other Branches: 0		Date: Aug. 28, 1933

Trust Department: No

Bank Holding Company Affiliate
Junction City Holding Company, Junction City, AR

CEO: John F. Marsh	V.P./Cash.: Barbara Daniels
V.P.: Jerome Vascocu	Asst. Cash.: Sandy Brantley
Asst. Cash.: Mary C. Jones	

Cash and balances Due From Banks:	508	Deposits:	18,810
Federal Funds and Repos:	1,800	Federal funds and Borrowings:	0
Investments:	5,505	Other Liabilities:	140
Total Loans:	12,890	Subordinated Debt:	0
Bank Premises and Fixed Assets:	218	Total Liabilities:	18,950
Other Real Estate:	13		
Other Assets:	266	Total Equity Capital and Reserves:	2,250
Total Assets:	21,200	Total Liabilities and Capital:	21,200
Total Trust Assets:	0	Number of Shares Outstanding:	30,000

Directors: F. Ben James Jr., Jerome Vascocu, Bobby Conville, Alvin Green Sr., John Shealy, Virgil Orr, Randy L. Ewing, John F. Marsh

Bank of Kensett
Kensett, AR

County: White
Branches in Town: 0
Other Branches: 0

P. O. Box 356 72082
Telephone: 742-32ll

Population: 1,744
Charter Number: 528
Date: Feb. 17, 1922

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO/Pres.: Roger Q. Mills
V.P.: Jno. H. Johnston, Jr.

Cash and balances Due From Banks:	501	Deposits:	4,406
Federal Funds and Repos:	1,200	Federal funds and Borrowings:	0
Investments:	3,885	Other Liabilities:	45
Total Loans:	278	Subordinated Debt:	0
Bank Premises and Fixed Assets:	8	Total Liabilities:	4,451
Other Real Estate:	0		
Other Assets:	85	Total Equity Capital and Reserves:	1,506
Total Assets:	5,957	Total Liabilities and Capital:	5,957
Total Trust Assets:	8	Number of Shares Outstanding:	500

Directors: Jno. H. Johnston Jr., Roger Mills, William P. Mills

Pine State Bank
Kingsland, AR

County: Cleveland
Branches in Town: 0
Other Branches: 0

P. O. Box 85 71652
Telephone: 348-5657

Population: 504
Charter Number: 165
Date: Aug. 22, 1904

Trust Department: No

Bank Holding Company Affiliate
None

Chm./CEO: Bennie Ryburn, Jr.
Pres.: James L. Wright
Cash.: Elaine Hopson

Cash and balances Due From Banks:	271	Deposits:	5,533
Federal Funds and Repos:	60	Federal funds and Borrowings:	0
Investments:	2,513	Other Liabilities:	59
Total Loans:	3,082	Subordinated Debt:	0
Bank Premises and Fixed Assets:	74	Total Liabilities:	5,592
Other Real Estate:	0		
Other Assets:	74	Total Equity Capital and Reserves:	482
Total Assets:	6,074	Total Liabilities and Capital:	6,074
Total Trust Assets:	0	Number of Shares Outstanding:	3,060

Directors: Bennie Ryburn Jr., Jim Searcy, Freddie Mobley, Hugh Quimby, Don Smith, Ray Morrison, John Trucks

Madison Bank & Trust

Kingston, AR

County: Madison
P. O. Box 39 72742
Population: 300
Branches in Town: 0
Telephone: 665-2825
Charter Number: 338
Other Branches: 0
Date: Apr. 7, 1911

Trust Department: Yes

Bank Holding Company Affiliate
Madison Corporation, Little Rock, AR

CEO/Pres.: Gary Bunch
V.P.: Blenda Howard
V.P.: Carla Hathorn

Cash and balances Due From Banks:	330	Deposits:	8,100
Federal Funds and Repos:	0	Federal funds and Borrowings:	50
Investments:	1,823	Other Liabilities:	91
Total Loans:	6,522	Subordinated Debt:	0
Bank Premises and Fixed Assets:	124	Total Liabilities:	8,241
Other Real Estate:	42		
Other Assets:	175	Total Equity Capital and Reserves:	775
Total Assets:	9,016	Total Liabilities and Capital:	9,016
Total Trust Assets:	684	Number of Shares Outstanding:	800

Directors: Roland Willshire, Gary Bunch, Dana Samples, Howard Cain Jr., Sumner Brashears, Joe Shrum, Gary Easterling

Bank of Lake Village

Lake Village, AR

County: Chicot
P. O. Box 727 71653
Population: 3,300
Branches in Town: 1
Telephone: 265-2241
Charter Number: 675
Other Branches: 0
FAX Number: 265-2125
Date: Oct. 14, 1937

Trust Department: No

Bank Holding Company Affiliate
Southeast Arkansas Bank Corp., Lake Village, AR

CEO/Pres.: Hermon Carlton
Ex. V.P.: Terence J. Alpe
V.P.: Dessie L. Gibbs
V.P./Auditor: Ruby J. Bell
V.P.: Doris J. Rice
V.P.: Kenneth Vandervort

Cash and balances Due From Banks:	2,394	Deposits:	34,439
Federal Funds and Repos:	1,700	Federal funds and Borrowings:	298
Investments:	17,030	Other Liabilities:	408
Total Loans:	17,751	Subordinated Debt:	0
Bank Premises and Fixed Assets:	262	Total Liabilities:	35,145
Other Real Estate:	19		
Other Assets:	913	Total Equity Capital and Reserves:	4,924
Total Assets:	40,069	Total Liabilities and Capital:	40,069
Total Trust Assets:	0	Number of Shares Outstanding:	600,000

Directors: Terence J. Alpe, Sam E. Angel, William W. Bunker, Dr. J. P. Burge, Hermon Carlton, David F. Gillison Sr., David F. Gillison Jr., Marvin D. Loyd, Ned Mazzanti, Joe Pieroni, Charles H. Weissinger Jr., Douglas C. Wynn

Simmons First Bank

Lake Village, AR

County: Chicot	P. O. Drawer 271 71653	Population: 3,300
Branches in Town: 0	Telephone: 265-5366	Charter Number: 716
Other Branches: 0	FAX Number: 265-5558	Date: Jun. 12, 1962

Trust Department: Yes

Bank Holding Company Affiliate
Simmons First National Corp., Pine Bluff, AR

CEO: Ben V. Floriani

Ex. V.P.: Freddie Black

Cash and balances Due From Banks:	859	Deposits:	22,314
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,000
Investments:	10,752	Other Liabilities:	330
Total Loans:	13,561	Subordinated Debt:	0
Bank Premises and Fixed Assets:	180	Total Liabilities:	23,644
Other Real Estate:	20		
Other Assets:	658	Total Equity Capital and Reserves:	2,386
Total Assets:	26,030	Total Liabilities and Capital:	26,030
Total Trust Assets:	0	Number of Shares Outstanding:	12,500

Directors: Fred P. Michael, Sam E. Adkisson, W. E. Ayres, Herman Berkemeyer, James R. Burchfield, Ohmer C. Burnside, Freddie Black, Michael S. Cashion, James W. Haddock, Ben V. Floriani, Craig Hunt, Cullen Livingston, Doyne Loyd, Geno Mazzanti Jr., Carl O. Powell, Richard L. Pratt, Joe Dan Yee

Citizens Bank of Lavaca

Lavaca, AR

County: Sebastian	P. O. Box 110 72941	Population: 1,092
Branches in Town: 0	Telephone: 674-5631	Charter Number: 308
Other Branches: 1		Date: May 5, 1910

Member of Federal Reserve System

Trust Department: No

Bank Holding Company Affiliate
Sebastian Bankshares, Inc., Barling, AR

CEO: James N. Patterson
V.P.: Paulette Chronister
V.P.: Larry D. Owen

Sr. V.P.: Larry D. Hurst
V.P.: Gary Carmack
Cash.: Alicia D. Dooly, C.P.A.

Cash and balances Due From Banks:	704	Deposits:	29,707
Federal Funds and Repos:	800	Federal funds and Borrowings:	0
Investments:	6,399	Other Liabilities:	242
Total Loans:	24,627	Subordinated Debt:	0
Bank Premises and Fixed Assets:	699	Total Liabilities:	29,949
Other Real Estate:	181		
Other Assets:	599	Total Equity Capital and Reserves:	4,260
Total Assets:	34,209	Total Liabilities and Capital:	34,209
Total Trust Assets:	0	Number of Shares Outstanding:	20,849

Directors: Ronald H. Udouj, James N. Paterson, Larry Hurst, Gene Bruick, Rayburn Green, James Shields Jr.

Leachville State Bank
Leachville, AR

County: Mississippi
Branches in Town: 0
Other Branches: 0

P. O. Box 140 72438
Telephone: 539-6354
FAX Number: 539-2213

Population: 1,800
Charter Number: 703
Date: Jan. 23, 1951

Trust Department: No

Bank Holding Company Affiliate
Leachville State Bancshares, Leachville, AR

CEO: Nelson P. Henry, Jr.
Chm.: Lawrence E. Grisham
Ex. V.P.: Edna Peeples
Cash.: Earnestine Robinette

Cash and balances Due From Banks:	734	Deposits:	14,077
Federal Funds and Repos:	1,500	Federal funds and Borrowings:	2,000
Investments:	6,285	Other Liabilities:	160
Total Loans:	9,146	Subordinated Debt:	0
Bank Premises and Fixed Assets:	83	Total Liabilities:	16,237
Other Real Estate:	0		
Other Assets:	269	Total Equity Capital and Reserves:	1,780
Total Assets:	18,017	Total Liabilities and Capital:	18,017
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Nelson P. Henry Jr., Lawrence E. Grisham, John Swihart

Little River Bank
Lepanto, AR

County: Poinsett
Branches in Town: 0
Other Branches: 0

P. O. Box 340 72354
Telephone: 475-2306

Population: 1,964
Charter Number: 498
Date: Nov. 21, 1919

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO: Grady Watkins, Jr.
Cash.: Blanche Nash

Cash and balances Due From Banks:	791	Deposits:	19,698
Federal Funds and Repos:	3,800	Federal funds and Borrowings:	0
Investments:	14,743	Other Liabilities:	297
Total Loans:	4,994	Subordinated Debt:	0
Bank Premises and Fixed Assets:	124	Total Liabilities:	19,995
Other Real Estate:	4		
Other Assets:	431	Total Equity Capital and Reserves:	4,892
Total Assets:	24,887	Total Liabilities and Capital:	24,887
Total Trust Assets:	25	Number of Shares Outstanding:	10,000

Directors: D. F. Portis, J. C. Portis, Ernest Portis, W. H. Cross, Junaway Payne, Julanne B Ingram, H. G. Watkins III, Danette P. Watkins, Grady Watkins Jr.

Peoples Bank & Loan Company

Lewisville, AR

County: Lafayette
P. O. Box 280 71845
Population: 1,500
Branches in Town: 0
Telephone: 921-4244
Charter Number: 347
Other Branches: 0
Date: Aug. 25, 1911

Member of Federal Reserve System

Trust Department: No

Bank Holding Company Affiliate
Peoples Bankshares, Inc., Lewisville, AR

CEO/Pres.: Charles H. Moore
V.P.: Paul Mahar
Chm.: W. H. Triplett, Jr.
Cash.: Venora Hooper
Asst. V.P.: Marsha L. Dickson
Asst. V.P.: Donna H. Adkison

Cash and balances Due From Banks:	952	Deposits:	21,768
Federal Funds and Repos:	200	Federal funds and Borrowings:	0
Investments:	10,402	Other Liabilities:	239
Total Loans:	11,562	Subordinated Debt:	0
Bank Premises and Fixed Assets:	524	Total Liabilities:	22,007
Other Real Estate:	0		
Other Assets:	460	Total Equity Capital and Reserves:	2,093
Total Assets:	24,100	Total Liabilities and Capital:	24,100
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: W. H. Triplett Jr., Charles H. Moore, Paul Mahar, Phil Alford Jr., Paul J. English, O. M. Covington, Elmer L. Harris, Wilma Willbanks

Bank of Lincoln

Lincoln, AR

County: Washington
P. O. Box 98 72744
Population: 1,422
Branches in Town: 0
Telephone: 824-3232
Charter Number: 119
Other Branches: 0
Date: Mar. 19, 1903

Trust Department: No

Bank Holding Company Affiliate
Lincoln Bankshares, Inc., Lincoln, AR

CEO: Loyd R. Swope
Ex. V.P.: Kenneth D. Cox
Vice Pres.: Larry C. Karnes
Vice Pres.: Pat R. Davenport
Cash.: Ronnie Rinehart
Asst. V.P.: Darlene Cheatham

Cash and balances Due From Banks:	1,510	Deposits:	33,946
Federal Funds and Repos:	1,200	Federal funds and Borrowings:	216
Investments:	12,656	Other Liabilities:	288
Total Loans:	21,511	Subordinated Debt:	0
Bank Premises and Fixed Assets:	149	Total Liabilities:	34,450
Other Real Estate:	38		
Other Assets:	1,058	Total Equity Capital and Reserves:	3,672
Total Assets:	38,122	Total Liabilities and Capital:	38,122
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

Directors: Lloyd R. Swope, Kenneth D. (Bud) Cox, Clark McClinton, John Everett, Wanda Irwin

Eagle Bank & Trust Company

Little Rock, AR

County: Pulaski
Branches in Town: 0
Other Branches: 4

P.O. Box 22120 72221
Telephone: 663-2453
FAX Number: 666-3420

Population: 250,000
Charter Number: 720
Date: Jul. 28, 1966

Trust Department: Yes

Bank Holding Company Affiliate
State Holding Company, Little Rock, AR

Pres./T.O.: Cathy Owen
Vice Pres.: Bryan Scoggins
Auditor/Cont.: Paul Castleberry
Sr. V.P.: Annette VanPelt
Vice Pres.: Ray Porter

Cash and balances Due From Banks:	3,150	Deposits:	39,219
Federal Funds and Repos:	400	Federal funds and Borrowings:	2,000
Investments:	9,431	Other Liabilities:	369
Total Loans:	27,634	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,426	Total Liabilities:	41,588
Other Real Estate:	351		
Other Assets:	1,467	Total Equity Capital and Reserves:	3,271
Total Assets:	44,859	Total Liabilities and Capital:	44,859
Total Trust Assets:	86	Number of Shares Outstanding:	8,000

Directors: Harry L. Hastings Jr., Cathy Owen, Horace Jewell, Sam Winstead, J. C. Nichols

Pulaski Bank & Trust Company

Little Rock, AR

County: Pulaski
Branches in Town: 3
Other Branches: 0

P. O. Box 7299 72217
Telephone: 661-7700
FAX Number: 661-1124

Population: 250,000
Charter Number: 710
Date: Aug. 29, 1955

Trust Department: Yes

Bank Holding Company Affiliate
Pulaski Investment Corporation, Little Rock, AR

Chm.: James C. East
CEO/Pres.: Robert C. Magee
Ex. V.P.: Stanley A. Clark
Ex. V.P.: Patrick W. Edwards
Sr. V.P.: Judy Beaumont
Sr. V.P.: James Pierce
Sr. V.P.: Janet R. Moore
T.O.: Holly Mathisen

Cash and balances Due From Banks:	6,198	Deposits:	108,659
Federal Funds and Repos:	0	Federal funds and Borrowings:	5,333
Investments:	28,721	Other Liabilities:	865
Total Loans:	80,180	Subordinated Debt:	1,540
Bank Premises and Fixed Assets:	5,358	Total Liabilities:	116,397
Other Real Estate:	1,561		
Other Assets:	3,659	Total Equity Capital and Reserves:	9,280
Total Assets:	125,677	Total Liabilities and Capital:	125,677
Total Trust Assets:	30,963	Number of Shares Outstanding:	212,200

Directors: James C. East, Robert C. Magee, Robert C. East, Kent C. Westbrook M. D., Mark V. Williamson

Bank of Lockesburg

Lockesburg, AR

County: Sevier
P. O. Box 118 71846
Population: 616
Branches in Town: 0
Telephone: 289-4071
Charter Number: 746
Other Branches: 0
FAX Number: 289-2330
Date: May 31, 1985

Trust Department: No

Bank Holding Company Affiliate
DeWitt First Bankshares, Inc., DeWitt, AR

CEO: Joe C. Roberts
Ex. V.P.: Ray Hambrick
V.P./Cash.: Bobbie J. Simmons
V.P.: Phyllis (Ceci) Bettell
Oper. Off.: Betty Currence

Cash and balances Due From Banks:	1,208	Deposits:	17,185
Federal Funds and Repos:	300	Federal funds and Borrowings:	1,200
Investments:	7,801	Other Liabilities:	102
Total Loans:	10,479	Subordinated Debt:	0
Bank Premises and Fixed Assets:	175	Total Liabilities:	18,487
Other Real Estate:	0		
Other Assets:	597	Total Equity Capital and Reserves:	2,073
Total Assets:	20,560	Total Liabilities and Capital:	20,560
Total Trust Assets:	0	Number of Shares Outstanding:	2,500

Directors: Georgia McKinley, Ray Hambrick, Warren A. Jennings Sr., Lester McKinley

First State Bank

Lonoke, AR

County: Lonoke
P. O. Box 320 72086
Population: 4,128
Branches in Town: 1
Telephone: 676-3106
Charter Number: 670
Other Branches: 0
FAX Number: 676-5046
Date: Mar. 9, 1935

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Charles E. Ford
Chm.: Wayne Bennett, Sr.
Pres.: Neil Bennett Sr.
V.P.: John R. Owen
V.P./Cash.: David R. Estes

Cash and balances Due From Banks:	3,317	Deposits:	48,329
Federal Funds and Repos:	255	Federal funds and Borrowings:	0
Investments:	27,491	Other Liabilities:	250
Total Loans:	22,177	Subordinated Debt:	0
Bank Premises and Fixed Assets:	549	Total Liabilities:	48,579
Other Real Estate:	123		
Other Assets:	989	Total Equity Capital and Reserves:	6,322
Total Assets:	54,901	Total Liabilities and Capital:	54,901
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

Directors: Neil Bennett Sr., Wayne Bennett Sr., Neil Bennett Jr., Wayne Bennett Jr., Dr. H. Austin Grimes

Farmers Bank & Trust Company

Magnolia, AR

County: Columbia	P. O. Box 250 71753	Population: 12,000
Branches in Town: 3	Telephone: 234-2211	Charter Number: 217
Other Branches: 0	FAX Number: 234-7296	Date: Sep. 26, 1906

Trust Department: Yes

Bank Holding Company Affiliate
Magnolia Banking Corporation, Magnolia, AR

CEO: Bob L. Burns
V.P./Cash.: Earl Booth
V.P.: Steve Keith
Controller: Kevin W. Pletcher

Ex. V.P./COO: Mack L. Taylor
V.P.: Danny Fitzpatrick
V.P.: Phil Stark
V.P./T.O.: Bruce D. Maloch

Cash and balances Due From Banks:	3,316	Deposits:	102,638
Federal Funds and Repos:	1,875	Federal funds and Borrowings:	0
Investments:	44,249	Other Liabilities:	1,195
Total Loans:	62,626	Subordinated Debt:	0
Bank Premises and Fixed Assets:	768	Total Liabilities:	103,833
Other Real Estate:	451		
Other Assets:	2,261	Total Equity Capital and Reserves:	11,713
Total Assets:	115,546	Total Liabilities and Capital:	115,546
Total Trust Assets:	17,700	Number of Shares Outstanding:	100,000

Directors: T. H. Bradley Jr., Bob L. Burns, Paul Crumpler, W. E. Fullenwider, C. S. Kincaid III, Bob Neill, Wayne M. Newton, Ronnie Ribble, Ken Sibley, Mack L. Taylor

Bank of Malvern

Malvern, AR

County: Hot Spring	P. O. Box 897 72104	Population: 10,000
Branches in Town: 1	Telephone: 332-6966	Charter Number: 10
Other Branches: 0	FAX Number: 332-2374	Date: Jun. 24, 1889

Trust Department: Yes

Bank Holding Company Affiliate
Central Arkansas Bancshares, Malvern, AR

CEO: Paul L. Offutt
Ex. V.P.: Don Tackett
Asst. V.P.: Rosemary Butler
Auditor: Rick Cole

V.P.: Marsha Tanner
V.P./Cash.: Mary Beth Rosenberry
Asst. V.P.: Linda Smith

Cash and balances Due From Banks:	3,243	Deposits:	57,124
Federal Funds and Repos:	0	Federal funds and Borrowings:	650
Investments:	22,582	Other Liabilities:	412
Total Loans:	38,648	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,085	Total Liabilities:	58,186
Other Real Estate:	174		
Other Assets:	1,165	Total Equity Capital and Reserves:	8,711
Total Assets:	66,897	Total Liabilities and Capital:	66,897
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

Directors: Paul Offutt, Joe Keith, Sam R. Clark, W. R. Ward, Dorsey Glover, W.H. Glover, Dale Horn, Ross Whipple, Don Tackett

Merchants & Planters Bank

Manila, AR

County: Mississippi
P. O. Box 440 72442
Population: 2,552
Branches in Town: 0
Telephone: 561-4427
Charter Number: 698
Other Branches: 0
Date: Mar. 16, 1948

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Max H. Schrader
Pres.: Betty F. Schrader
Cash.: Norma Jackson
Chm.: Peggy F. Cheadle
V.P.: Danny Robbins

Cash and balances Due From Banks:	808	Deposits:	10,364
Federal Funds and Repos:	1,125	Federal funds and Borrowings:	0
Investments:	3,886	Other Liabilities:	143
Total Loans:	5,915	Subordinated Debt:	0
Bank Premises and Fixed Assets:	83	Total Liabilities:	10,507
Other Real Estate:	12		
Other Assets:	177	Total Equity Capital and Reserves:	1,499
Total Assets:	12,006	Total Liabilities and Capital:	12,006
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Peggy F. Cheadle, Betty F. Schrader, James B. Cheadle, L. E. Townsend, Hulen Faulkner, Paul W. Fleeman, Danny Robbins, Max H. Schrader

Bank of Mansfield

Mansfield, AR

County: Sebastian
P. O. Box 387 72944
Population: 1,000
Branches in Town: 0
Telephone: 928-4418
Charter Number: 678
Other Branches: 0
Date: Feb. 16, 1939

Trust Department: No

Bank Holding Company Affiliate
Mansfield Bankstock, Inc., Mansfield, AR

CEO: Joseph A. Terry
V.P.: Paula Coward
Cash.: Margo Jones
V.P.: Lary Walker
Auditor: Elizabeth Hoppengarner
Asst. Cash.: Jim Cunningham

Cash and balances Due From Banks:	398	Deposits:	18,618
Federal Funds and Repos:	1,100	Federal funds and Borrowings:	0
Investments:	9,009	Other Liabilities:	138
Total Loans:	8,967	Subordinated Debt:	0
Bank Premises and Fixed Assets:	248	Total Liabilities:	18,756
Other Real Estate:	236		
Other Assets:	487	Total Equity Capital and Reserves:	1,689
Total Assets:	20,445	Total Liabilities and Capital:	20,445
Total Trust Assets:	0	Number of Shares Outstanding:	9,600

Directors: Bruce H. Shaw, Joseph A. Terry, Lary Walker, Joe McCain, Melba Conaway, S. D. Barnes, S. M. Taylor

Citizens Bank
Marion, AR

County: Crittenden	P. O. Box 300 72364	Population: 2,996
Branches in Town: 0	Telephone: 739-4421	Charter Number: 677
Other Branches: 0	FAX Number: 739-1305	Date: Mar. 15, 1938

Trust Department: No

Bank Holding Company Affiliate
First Citizens Bancshares, Marion, AR

CEO: Forrest N. Jenkins	V.P.: Charles E. Horton
Asst. V.P.: L. Scott Bond	Cash.: Joan Bass
Asst. Cash.: Lucille H. Brackin	Asst. Cash.: Gloria G. Spencer

Cash and balances Due From Banks:	2,899	Deposits:	26,265
Federal Funds and Repos:	500	Federal funds and Borrowings:	1,000
Investments:	10,258	Other Liabilities:	104
Total Loans:	15,158	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,171	Total Liabilities:	27,369
Other Real Estate:	0		
Other Assets:	331	Total Equity Capital and Reserves:	2,948
Total Assets:	30,317	Total Liabilities and Capital:	30,317
Total Trust Assets:	0	Number of Shares Outstanding:	1,500

Directors: C. H. Bond Jr., Sanders Carter, Franklin G. Fogleman, Julian Hardin, James R. Williford, J. F. Rieves Jr., Forrest N. Jenkins, James R. Stockley, Joe Taylor III, William Bart Turner

Marked Tree Bank
Marked Tree, AR

County: Poinsett	P. O. Box 160 72365	Population: 3,200
Branches in Town: 0	Telephone: 358-2600	Charter Number: 651
Other Branches: 0		Date: Mar. 3, 1932

Trust Department: Yes

Bank Holding Company Affiliate
Marked Tree Bancshares, Inc., Marked Tree, AR

Chm.: Gloria N. Eddington	CEO: John A. Brunner, Jr.
Ex. V.P.: Frances Whitlow	V.P.: Phillip Marshall

Cash and balances Due From Banks:	1,126	Deposits:	19,906
Federal Funds and Repos:	200	Federal funds and Borrowings:	1,300
Investments:	16,734	Other Liabilities:	252
Total Loans:	5,423	Subordinated Debt:	0
Bank Premises and Fixed Assets:	64	Total Liabilities:	21,458
Other Real Estate:	70		
Other Assets:	355	Total Equity Capital and Reserves:	2,514
Total Assets:	23,972	Total Liabilities and Capital:	23,972
Total Trust Assets:	5	Number of Shares Outstanding:	2,500

Directors: Mary Ann Arnold, Ritter Arnold, Frank Brunner Jr., J. Robert Burnner, L. H. Goad, Dan Hatzenbuehler, Gloria Eddington

Searcy County Bank

Marshall, AR

County: Searcy
Branches in Town: 0
Other Branches: 1

P. O. Box 250 72650
Telephone: 448-3341
FAX Number: 448-5404

Population: 1,595
Charter Number: 679
Date: Feb. 26, 1940

Trust Department: No

Bank Holding Company Affiliate
North Arkansas Bancshares, Jonesboro, AR

Chm./CEO: Wallace Fowler
Ex. V. P.: Danny G. Horton
V.P.: Mary Jane Horton

Pres./COO: Neil A. Wilkins
V.P./Cash.: Brenda Harness

Cash and balances Due From Banks:	1,810	Deposits:	31,228
Federal Funds and Repos:	1,475	Federal funds and Borrowings:	0
Investments:	12,715	Other Liabilities:	266
Total Loans:	17,965	Subordinated Debt:	0
Bank Premises and Fixed Assets:	267	Total Liabilities:	31,494
Other Real Estate:	120		
Other Assets:	490	Total Equity Capital and Reserves:	3,348
Total Assets:	34,842	Total Liabilities and Capital:	34,842
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Wallace Fowler, Neil Wilkins, Lloyd McCracken, Phil Jones, Jama Fowler, George Daniel, Ancil Mays, Bob Derickson, Virgil Blair

Bank of Marvell

Marvell, AR

County: Phillips
Branches in Town: 0
Other Branches: 0

P. O. Box 67 72366
Telephone: 829-2596

Population: 1,724
Charter Number: 109
Date: Jan. 8, 1903

Trust Department: No

Bank Holding Company Affiliate
Marvell Implement Co., Marvell, AR

CEO/Pres.: Gibson Turley
V.P.: Ben B. Davison
Cash.: Patty Sue Russell

Ex. V.P.: Tommie Shackelford, Jr.
V.P.: Gibson Turley, Jr.

Cash and balances Due From Banks:	1,039	Deposits:	17,234
Federal Funds and Repos:	105	Federal funds and Borrowings:	0
Investments:	16,794	Other Liabilities:	170
Total Loans:	1,714	Subordinated Debt:	0
Bank Premises and Fixed Assets:	68	Total Liabilities:	17,404
Other Real Estate:	0		
Other Assets:	567	Total Equity Capital and Reserves:	2,883
Total Assets:	20,287	Total Liabilities and Capital:	20,287
Total Trust Assets:	0	Number of Shares Outstanding:	6,000

Directors: Gibson Turley, J. A. Hill, James H. Hill, Tommie Shackelford Jr., Gibson Turley Jr., Virginia N. Turley

Bank of McCrory
McCrory, AR

County: Woodruff
Branches in Town: 0
Other Branches: 0

P. O. Box 367 72101
Telephone: 731-2521
FAX Number: 731-2959

Population: 2,000
Charter Number: 128
Date: Jun. 8, 1903

Trust Department: Yes

Bank Holding Company Affiliate
Thompson Land Company, Inc., McCrory, AR

CEO/Pres.: H. Ripley Thompson
Chm./Sr. V.P.: John A. Thompson
Asst. V.P.: Jestene Reynolds
Asst. V.P.: Jan Thompson
Sr. V.P.: John D. Eldridge
V.P./T.O.: Margaret Collier
V.P./Cash.: Bobby Trotter

Cash and balances Due From Banks:	2,287	Deposits:	49,539
Federal Funds and Repos:	2,700	Federal funds and Borrowings:	0
Investments:	33,871	Other Liabilities:	456
Total Loans:	17,021	Subordinated Debt:	0
Bank Premises and Fixed Assets:	157	Total Liabilities:	49,995
Other Real Estate:	0		
Other Assets:	1,272	Total Equity Capital and Reserves:	7,313
Total Assets:	57,308	Total Liabilities and Capital:	57,308
Total Trust Assets:	1	Number of Shares Outstanding:	20,000

Directors: Ian Arnof, John G. Thompson, H. Ripley Thompson, John D. Edridge, John D. Eldridge III, Edwin B. Conner Jr., G. L. Morris Jr., Donald Cain, Fletcher C. Lewis

McGehee Bank
McGehee, AR

County: Desha
Branches in Town: 1
Other Branches: 3

P. O. Box 787 71654
Telephone: 222-3151

Population: 5,600
Charter Number: 661
Date: Dec. 5, 1933

Trust Department: Yes

Bank Holding Company Affiliate
Southeast Financial Bankstock, McGehee, AR

V. Chm.: John Potter
Ex. V.P.: Richard Gilliam
Cash.: Stephen Wilson
CEO: Bill Bowman
V.P.: Phillip Previtt
T.O./V.P.: Mike Smith

Cash and balances Due From Banks:	3,499	Deposits:	63,221
Federal Funds and Repos:	1,400	Federal funds and Borrowings:	0
Investments:	30,792	Other Liabilities:	890
Total Loans:	35,022	Subordinated Debt:	0
Bank Premises and Fixed Assets:	343	Total Liabilities:	64,111
Other Real Estate:	926		
Other Assets:	1,153	Total Equity Capital and Reserves:	9,024
Total Assets:	73,135	Total Liabilities and Capital:	73,135
Total Trust Assets:	23,314	Number of Shares Outstanding:	80,000

Directors: Sam Bowman, Bill Bowman, John Potter, Robert Adcock, John L. Maier Jr., David Leech, Bill Elliott, James N. Smith, Jimmy L. Buford, Mark E. Sherland Jr., Cecil Simpson

The Bank of North Arkansas

Melbourne, AR

County: Izard	P. O. Box 70 72556	Population: 1,619
Branches in Town: 0	Telephone: 368-4205	Charter Number: 42
Other Branches: 2	FAX Number: 368-4641	Date: Jul. 29, 1896

Trust Department: No

Bank Holding Company Affiliate
InvestArk Bankshares, Inc., Stuttgart, AR

CEO: Lloyd Jones
V.P.: Judy D. Sanders
V.P.: W. Mike Cone
Cash.: Ernestine Marlin

Cash and balances Due From Banks:	1,840	Deposits:	35,649
Federal Funds and Repos:	200	Federal funds and Borrowings:	0
Investments:	17,740	Other Liabilities:	246
Total Loans:	17,704	Subordinated Debt:	0
Bank Premises and Fixed Assets:	965	Total Liabilities:	35,895
Other Real Estate:	101		
Other Assets:	888	Total Equity Capital and Reserves:	3,543
Total Assets:	39,438	Total Liabilities and Capital:	39,438
Total Trust Assets:	0	Number of Shares Outstanding:	80,000

Directors: W. Neil Maynard, Cole Martin, Harry C. Erwin, Lloyd T. Jones, Harlin Hames, James E. Miller, Tommy Hillman, Vernon Giss, W. Wesley Arnold

The Union Bank of Mena

Mena, AR

County: Polk	P. O. Box 898 71953	Population: 5,200
Branches in Town: 1	Telephone: 394-2211	Charter Number: 667
Other Branches: 2		Date: Jul. 25, 1934

Trust Department: No

Bank Holding Company Affiliate
Union Bankshares, Inc., Mena, AR

CEO: Bill L. Wood
V.P.: Edward W. Stevenson
Cash.: Ruby Lunsford
Ex. V.P.: Gary Newcomb
V.P.: R. A. Carver

Cash and balances Due From Banks:	2,450	Deposits:	57,084
Federal Funds and Repos:	1,850	Federal funds and Borrowings:	0
Investments:	17,798	Other Liabilities:	310
Total Loans:	39,834	Subordinated Debt:	0
Bank Premises and Fixed Assets:	538	Total Liabilities:	57,394
Other Real Estate:	121		
Other Assets:	1,245	Total Equity Capital and Reserves:	6,442
Total Assets:	63,836	Total Liabilities and Capital:	63,836
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

Directors: R. A. Carver, John Crawford, R. L. Hamilton, David Maddox, Gary Newcomb, Pauline Morrow, Edward W. Stevenson, Bill L. Wood

MidSouth Bank

Monette, AR

County: Craighead
Branches in Town: 0
Other Branches: 0

P. O. Box P 72447
Telephone: 486-5493
FAX Number: 486-2250

Population: 1,000
Charter Number: 673
Date: Dec. 29, 1936

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Revis G. Stewart
V.P./Cash.: Verlene Fullen
V.P.: James R. Thompson
Sr. V.P.: Shirley A. Bronaugh
V.P.: Bill Clark
V.P.: Terry Frierson

Cash and balances Due From Banks:	1,067	Deposits:	27,098
Federal Funds and Repos:	0	Federal funds and Borrowings:	50
Investments:	11,000	Other Liabilities:	249
Total Loans:	17,000	Subordinated Debt:	0
Bank Premises and Fixed Assets:	527	Total Liabilities:	27,397
Other Real Estate:	12		
Other Assets:	595	Total Equity Capital and Reserves:	2,804
Total Assets:	30,201	Total Liabilities and Capital:	30,201
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Carolyn Frierson, Revis G. Stewart, Ruth P. Latta, B. R. Harper, J. E. Story, Terry Frierson, Shirley A. Bronaugh, Verlene Fullen

Commercial Bank & Trust Co.

Monticello, AR

County: Drew
Branches in Town: 3
Other Branches: 0

P. O. Box 150 71655
Telephone: 367-6221
FAX Number: 367-7700

Population: 9,751
Charter Number: 391
Date: Nov. 29, 1912

Trust Department: Yes

Bank Holding Company Affiliate
Drew Bancshares, Inc., Monticello, AR

Chm.: Virginia M. Ryburn
Ex. V.P./T.O.: George Harris
V.P.: Gene Gates
CEO: Reginald Glover
Sr. V.P.: Rusty Smith

Cash and balances Due From Banks:	2,581	Deposits:	49,013
Federal Funds and Repos:	275	Federal funds and Borrowings:	0
Investments:	23,269	Other Liabilities:	400
Total Loans:	27,011	Subordinated Debt:	0
Bank Premises and Fixed Assets:	547	Total Liabilities:	49,413
Other Real Estate:	128		
Other Assets:	931	Total Equity Capital and Reserves:	5,329
Total Assets:	54,742	Total Liabilities and Capital:	54,742
Total Trust Assets:	1,017	Number of Shares Outstanding:	8,000

Directors: Joe Brannen, James Burks, Reginald Glover, R. D. Jones Jr., L. D. Long, Bennie Ryburn, Jr., Virginia M. Ryburn, Kim Ward, Frank Wolfe

Union Bank & Trust Co.

Monticello, AR

County: Drew	P. O. Box 270 71655	Population: 9,751
Branches in Town: 2	Telephone: 367-3453	Charter Number: 448
Other Branches: 0		Date: Sep. 15, 1915

Trust Department: Yes

Bank Holding Company Affiliate
First Union Financial Corp., Monticello, AR

CEO: James P. Jett	Sr. V.P./Cash.: Beverly Hudson
V.P.: Joe Fakouri	V.P.: Ken Wiscavey
V.P.: Clay Mitchell	Auditor: Tona McKeiver
T.O.: David Henry	

Cash and balances Due From Banks:	3,035	Deposits:	65,651
Federal Funds and Repos:	6,500	Federal funds and Borrowings:	0
Investments:	24,507	Other Liabilities:	735
Total Loans:	35,300	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,502	Total Liabilities:	66,386
Other Real Estate:	165		
Other Assets:	1,160	Total Equity Capital and Reserves:	5,783
Total Assets:	72,169	Total Liabilities and Capital:	72,169
Total Trust Assets:	4,282	Number of Shares Outstanding:	80,000

Directors: Brown Calhoun, W. K. Ball, Frank Carson Jr., Dale Handly, C. E. Jackson, Jim Jett, Zach McClendon Jr., Wells Moffatt, J. P. Price, Richard Reinhart, A. C. Thompson, Dave Wilkins, A. G. Williams

The Bank of Montgomery County

Mount Ida, AR

County: Montgomery	P. O. Box 435 71957	Population: 1,023
Branches in Town: 0	Telephone: 867-3148	Charter Number: 617
Other Branches: 0	FAX Number: 867-4333	Date: Nov. 26, 1930

Trust Department: No

Bank Holding Company Affiliate
Montgomery County Bancshares, Little Rock, AR

CEO: Daniel C. Horton	Sr. V.P.: Robert Campbell
Sr. V.P.: Melvin L. Simpson	Cash.: Marcia Summitt
Asst. Cash.: Hettie Abernathy	

Cash and balances Due From Banks:	1,352	Deposits:	38,368
Federal Funds and Repos:	1,100	Federal funds and Borrowings:	0
Investments:	17,170	Other Liabilities:	333
Total Loans:	23,138	Subordinated Debt:	0
Bank Premises and Fixed Assets:	347	Total Liabilities:	38,701
Other Real Estate:	5		
Other Assets:	1,018	Total Equity Capital and Reserves:	5,429
Total Assets:	44,130	Total Liabilities and Capital:	44,130
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Daniel C. Horton, Doyel O'Neal, Robert Campbell, Bill Barnes, Denver Jones, Joe Brakefield Jr., Bob Lybrand, G. R. Mosley, Bill Lawrence, A. L. Banta, John Selig, Harold Campbell, Bob Gore, Ode Maddox, Melvin L. Simpson, R. L. Qualls

Peoples Bank & Trust Company

Mountain Home, AR

County: Baxter
Branches in Town: 1
Other Branches: 0

P.O. Drawer B 72653
Telephone: 425-2166

Population: 7,000
Charter Number: 147
Date: Aug. 10, 1906

Trust Department: Yes

Bank Holding Company Affiliate
Peoples Bank Corporation, Mountain Home, AR

CEO: Larry Nelson
Sr. V.P.: Rudell Pannell
V.P./T.O.: Rick Cooper

Sr. V.P.: Charles A. Morton
Sr. V.P.: Clyde Thorn, Jr.
Sr. V.P.: James E. Reves

Cash and balances Due From Banks:	4,516	Deposits:	122,946
Federal Funds and Repos:	1,350	Federal funds and Borrowings:	0
Investments:	68,121	Other Liabilities:	1,076
Total Loans:	58,807	Subordinated Debt:	0
Bank Premises and Fixed Assets:	622	Total Liabilities:	124,022
Other Real Estate:	1,054		
Other Assets:	2,399	Total Equity Capital and Reserves:	12,847
Total Assets:	136,869	Total Liabilities and Capital:	136,869
Total Trust Assets:	17,057	Number of Shares Outstanding:	109,331

Directors: Reynie Rutledge, Neil Nelson, R. E. Baker, James Faulkner, D. Eugene Fortson, David Howell, Donald T. Jack Jr., Guy King, James Lindsey, W. T. Morgan, B. R. Wiseman

Bank of Mountain View

Mountain View, AR

County: Stone
Branches in Town: 0
Other Branches: 0

P.O. Box 1228 72560
Telephone: 269-3815

Population: 2,147
Charter Number: 446
Date: Jul. 21, 1915

Trust Department: No

Bank Holding Company Affiliate
None

Chm.: Glen Hinkle
Pres.: James G. Hinkle

CEO: Charles A. Lowe
Cash.: Weldon Duncan

Cash and balances Due From Banks:	2,758	Deposits:	40,439
Federal Funds and Repos:	3,400	Federal funds and Borrowings:	0
Investments:	18,597	Other Liabilities:	466
Total Loans:	23,267	Subordinated Debt:	0
Bank Premises and Fixed Assets:	584	Total Liabilities:	40,905
Other Real Estate:	361		
Other Assets:	1,017	Total Equity Capital and Reserves:	9,079
Total Assets:	49,984	Total Liabilities and Capital:	49,984
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Glen Hinkle, James G. Hinkle, Kenneth Sutton, Charles A. Lowe

Bank of Mulberry
Mulberry, AR

County: Crawford
Branches in Town: 0
Other Branches: 0

P.O. Drawer A 72947
Telephone: 997-1154
FAX Number: 997-1161

Population: 1,444
Charter Number: 81
Date: Jan. 15, 1902

Trust Department: No

Bank Holding Company Affiliate
Acme Holding Company, Inc., Little Rock, AR

CEO/Pres.: Betty Feller
V.P./Cash.: Dianna Millsap

Cash and balances Due From Banks:	687	Deposits:	19,890
Federal Funds and Repos:	2,250	Federal funds and Borrowings:	0
Investments:	1,733	Other Liabilities:	380
Total Loans:	16,544	Subordinated Debt:	0
Bank Premises and Fixed Assets:	440	Total Liabilities:	20,270
Other Real Estate:	217		
Other Assets:	896	Total Equity Capital and Reserves:	2,497
Total Assets:	22,767	Total Liabilities and Capital:	22,767
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Lex Golden, W. Joe Medlock, Betty Feller

Pike County Bank
Murfreesboro, AR

County: Pike
Branches in Town: 0
Other Branches: 1

P. O. Box 279 71958
Telephone: 285-2172
FAX Number: 285-3335

Population: 1,883
Charter Number: 175
Date: Dec. 19, 1904

Trust Department: No

Bank Holding Company Affiliate
None

Chm.: Irvin C. Bainum
Sr. V.P.: John A. Ross
Cash.: Brenda Roberts
CEO/Pres.: Charles W. Sharp
V.P.: Brenda Smith

Cash and balances Due From Banks:	2,393	Deposits:	32,863
Federal Funds and Repos:	2,000	Federal funds and Borrowings:	0
Investments:	6,687	Other Liabilities:	533
Total Loans:	24,071	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,161	Total Liabilities:	33,396
Other Real Estate:	271		
Other Assets:	868	Total Equity Capital and Reserves:	4,055
Total Assets:	37,451	Total Liabilities and Capital:	37,451
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

Directors: Irvin C. Bainum, Thomas Bridgeman, Cooper Kizzia, Elbert Ray, John Ross, Charles W. Sharp, George E. Steel Sr.

Bank of Newark

Newark, AR

County: Independence	P. O. Box 320 72562	Population: 1,175
Branches in Town: 0	Telephone: 799-3205	Charter Number: 686
Other Branches: 0		Date: Oct. 10, 1944

Trust Department: No

Bank Holding Company Affiliate
Worthen Banking Corporation, Little Rock, AR

CEO: Dale E. Cole
Cash.: Mary Steele
V.P.: Jerry Brightwell
Asst. Cash.: Linda Holcombe

Cash and balances Due From Banks:	521	Deposits:	8,161
Federal Funds and Repos:	1,400	Federal funds and Borrowings:	0
Investments:	4,191	Other Liabilities:	63
Total Loans:	2,856	Subordinated Debt:	0
Bank Premises and Fixed Assets:	31	Total Liabilities:	8,224
Other Real Estate:	0		
Other Assets:	130	Total Equity Capital and Reserves:	905
Total Assets:	9,129	Total Liabilities and Capital:	9,129
Total Trust Assets:	0	Number of Shares Outstanding:	11,665

Directors: Dan E. Cole, Enos Nichols, James L. Rutherford Jr.

First State Bank of Newport

Newport, AR

County: Jackson	P. O.Box 340 72112	Population: 8,339
Branches in Town: 1	Telephone: 523-2744	Charter Number: 738
Other Branches: 1	FAX Number: 523-4124	Date: Jul. 6, 1978

Trust Department: Yes

Bank Holding Company Affiliate
North Arkansas Bancshares, Jonesboro, AR

Pres.: Robert L. Smith
V.P./Cash.: Mike D. Tinsley
V.P.: Floyd Campbell Jr.
Ex. V.P.: Bob D. Evins
V.P.: Alfred Couch
T.O.: Laverne Crum

Cash and balances Due From Banks:	3,023	Deposits:	44,310
Federal Funds and Repos:	950	Federal funds and Borrowings:	20
Investments:	16,212	Other Liabilities:	288
Total Loans:	26,495	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,432	Total Liabilities:	44,618
Other Real Estate:	248		
Other Assets:	1,227	Total Equity Capital and Reserves:	4,969
Total Assets:	49,587	Total Liabilities and Capital:	49,587
Total Trust Assets:	1,932	Number of Shares Outstanding:	29,336

Directors: Wallace Fowler, Forrest Wise, Morris Crandall, Jama Folwer, Stephen Graham, Phillip Hout, David Johnston, Phil Jones, George Kell, Lloyd McCracken Jr., Robert Vanhook, Robert L. Smith

Merchants & Planters Bank
Newport, AR

County: Jackson	P. O. Box 550 72112	Population: 8,339
Branches in Town: 1	Telephone: 523-3601	Charter Number: 694
Other Branches: 0	FAX Number: 523-3601	Date: Mar. 20, 1946

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO/Pres./Chm./T.O.: Jim S. Gowen	Sr. V.P.: Terry L. Dillon
Ex. V.P.: I. Joe Miles	V.P.: Fred C. Powers
V.P./Cash.: Patricia H. Davis	V.P.: Carla P. Stiger

Cash and balances Due From Banks:	2,953	Deposits:	45,860
Federal Funds and Repos:	2,400	Federal funds and Borrowings:	0
Investments:	18,854	Other Liabilities:	387
Total Loans:	23,437	Subordinated Debt:	200
Bank Premises and Fixed Assets:	884	Total Liabilities:	46,447
Other Real Estate:	2,072		
Other Assets:	784	Total Equity Capital and Reserves:	4,937
Total Assets:	51,384	Total Liabilities and Capital:	51,384
Total Trust Assets:	4,179	Number of Shares Outstanding:	9,000

Directors: Morris Bowman, R. Owen Burton, John L. Conner Sr., Thomas R. Curtner, Jim S. Gowen Sr., Dr. Troy A. Gray, Robert Harvey, Fred M. Pickens Jr., Gerald A. Saracini, J. Edward Scoggins

Bank of Little Rock
N. Little Rock, AR

County: Pulaski	P. O. Box 5821 72119	Population: 64,419
Branches in Town: 0	Telephone: 376-3523	Charter Number: 748
Other Branches: 1	FAX Number: 376-1642	Date: May 4, 1989

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO/Pres.: E. Lee Maris	Chm.: A. J. Gornatti
V.P./Cash.: Karen L. Caldwell	Asst. V.P.: Lisa G. Estes

Cash and balances Due From Banks:	772	Deposits:	9,235
Federal Funds and Repos:	2,751	Federal funds and Borrowings:	12
Investments:	229	Other Liabilities:	61
Total Loans:	6,981	Subordinated Debt:	0
Bank Premises and Fixed Assets:	585	Total Liabilities:	9,308
Other Real Estate:	0		
Other Assets:	711	Total Equity Capital and Reserves:	2,721
Total Assets:	12,029	Total Liabilities and Capital:	12,029
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: E. Lee Maris, A. J. Gornatti, Stephen W. Plunkett, James M. May III, Steven C. Russell, J. Harry Leggett Jr.

The Twin City Bank

N. Little Rock, AR

County: Pulaski	P. O. Box 5581 72119	Population: 64,419
Branches in Town: 9	Telephone: 372-4700	Charter Number: 671
Other Branches: 4	FAX Number: 376-8915	Date: Mar. 21, 1935

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO/Chmn.: T. E. Renaud	Pres.: Edward M. Penick, Jr.
Ex. V.P.: Kenneth J. Pennebaker	Ex. V.P.: Robert F. Birch, Jr.
Ex. V.P.: Margaret Davenport	Sr. V.P./Cont.: Ronald G. Gillert
Sr. V.P.: Stephen G. Blair	Sr. V.P./T.O.: Kenneth D. Hammonds

Cash and balances Due From Banks:	18,951	Deposits:	469,503
Federal Funds and Repos:	0	Federal funds and Borrowings:	5,023
Investments:	198,068	Other Liabilities:	6,430
Total Loans:	276,265	Subordinated Debt:	228
Bank Premises and Fixed Assets:	14,011	Total Liabilities:	481,184
Other Real Estate:	4,041		
Other Assets:	9,310	Total Equity Capital and Reserves:	39,462
Total Assets:	520,646	Total Liabilities and Capital:	520,646
Total Trust Assets:	126,005	Number of Shares Outstanding:	270,000

Directors: T. E. Renaud, Martin Borchert, Ralph Cotham Jr., Dr. Loseph Bates, Frank Lyon Jr., Mike Mehaffy, Henry Mariani, Michael O. Moore, Kenneth J. Pennebaker, Edward M. Penick Jr., George Pitts Jr., Eugene M. Pfeifer III, George M. Rozzell Jr., George W. Tribou, Larry Wallace, Ray Wilson

The Planters Bank

Osceola, AR

County: Mississippi	P. O. Box 407 72370	Population: 9,000
Branches in Town: 2	Telephone: 563-2666	Charter Number: 684
Other Branches: 0		Date: Apr. 13, 1944

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Jim Hinkle	V.P./Cash.: Betty Rue
V.P.: June Welborn	V.P.: Gary Little

Cash and balances Due From Banks:	1,812	Deposits:	32,883
Federal Funds and Repos:	450	Federal funds and Borrowings:	0
Investments:	13,739	Other Liabilities:	390
Total Loans:	18,665	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,708	Total Liabilities:	33,273
Other Real Estate:	0		
Other Assets:	516	Total Equity Capital and Reserves:	3,617
Total Assets:	36,890	Total Liabilities and Capital:	36,890
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: Sloan Rainwater Jr., William I. Rainwater, William I. Rainwater Jr., Steve Cox, Virginia Cox, J. A. Crosthwait, E. H. Riley, Henry J. Swift, Dewey Neely, Jim Hinkle, Paul B. Billings, Lowell O. Winston

Bank of Ozark
Ozark, AR

County: Franklin
Branches in Town: 0
Other Branches: 1

P. O. Box 196 72949
Telephone: 667-2181
FAX Number: 667-5166

Population: 3,798
Charter Number: 674
Date: Jun. 9, 1937

Trust Department: Yes

Bank Holding Company Affiliate
Ozark Bankshares, Inc., Ozark, AR

CEO: George G. Gleason, II
Deputy CEO: Linda D. Gleason
Sr. V.P./Cash.: Harold D. Beck
Sr. V.P.: Charles O. Haberer

Chm.: Carl G. Holt
Pres./Bank Svcs.: Mark D. Ross
V.P./Sr. T.O.: Karl J. Keffler
Sr. V.P.: R. Darrel Russell

Cash and balances Due From Banks:	2,990	Deposits:	73,224
Federal Funds and Repos:	500	Federal funds and Borrowings:	1,608
Investments:	14,455	Other Liabilities:	1,247
Total Loans:	60,104	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,739	Total Liabilities:	76,079
Other Real Estate:	3,618		
Other Assets:	1,428	Total Equity Capital and Reserves:	8,755
Total Assets:	84,834	Total Liabilities and Capital:	84,834
Total Trust Assets:	5,055	Number of Shares Outstanding:	27,399

Directors: Carl G. Holt, George G. Gleason II, Linda D. Gleason, Mark D. Ross, Coy Kirkpatrick, W. D. Gober, Kennith Smith, Robert J. Evans, O. Porter Hillard, Rebecca P. Johnson, Larry M. Dicks, Lucy Sowell, Gus Shaffer

Security Bank
Paragould, AR

County: Greene
Branches in Town: 2
Other Branches: 1

P. O. Box 670 72450
Telephone: 239-9571
FAX Number: 239-3410

Population: 17,000
Charter Number: 640
Date: Feb. 5, 1931

Trust Department: Yes

Bank Holding Company Affiliate
Mid South Bancshares, Inc., Paragould, AR

CEO/Pres.: William B. Fisher
Chm.: Frank W. Oldham, Jr.
V.P.: George Jackson
T.O.: Steve Hardin

Sr. V.P.: Sandra Kasserman
Sr. V.P./Cash.: Steve Gramling
V.P.: Clara Partlow
T.O.: Sharon Johnson

Cash and balances Due From Banks:	5,393	Deposits:	84,619
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,200
Investments:	26,104	Other Liabilities:	1,003
Total Loans:	56,241	Subordinated Debt:	925
Bank Premises and Fixed Assets:	4,243	Total Liabilities:	87,747
Other Real Estate:	549		
Other Assets:	2,050	Total Equity Capital and Reserves:	6,833
Total Assets:	94,580	Total Liabilities and Capital:	94,580
Total Trust Assets:	3,236	Number of Shares Outstanding:	120,000

Directors: Frank W. Oldham Jr., William B. Fisher, Steve Gramling, Herbert F. Bland, Ray Distretti, Frank Guinn, Marlin D. Jackson, R. D. Jackson, Richard Nutt, D.J. Purcell, Everett Rogers, Mack Shotts, V. A. Shotts, Terry Wilkins

Bank of Parkdale

Parkdale, AR

County: Ashley	P. O. Box 37 71661	Population: 471
Branches in Town: 0	Telephone: 473-2217	Charter Number: 141
Other Branches: 1	FAX Number: 473-2492	Date: Feb. 1, 1910

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Bruce Timmons
Pres.: George L. Pugh
Cash.: Nita D. Williamson
Chm.: Thomas R. Pugh
V.P.: Geraldine G. Zatwarsky

Cash and balances Due From Banks:	708	Deposits:	18,477
Federal Funds and Repos:	175	Federal funds and Borrowings:	1,250
Investments:	7,357	Other Liabilities:	163
Total Loans:	12,449	Subordinated Debt:	0
Bank Premises and Fixed Assets:	417	Total Liabilities:	19,890
Other Real Estate:	168		
Other Assets:	462	Total Equity Capital and Reserves:	1,846
Total Assets:	21,736	Total Liabilities and Capital:	21,736
Total Trust Assets:	0	Number of Shares Outstanding:	1,600

Directors: Thomas R. Pugh, Dewayne Haynes, J. A. Gibson, George L. Pugh, Frank A. Pugh, Neill M. Sloan, Augustus H. Pugh, Harrison Ralph, J. C. Larrison, Ernest G. O'Neal, Carl Wells

First State Bank

Parkin, AR

County: Cross	P. O. Box 526 72373	Population: 2,055
Branches in Town: 0	Telephone: 755-5401	Charter Number: 568
Other Branches: 0	FAX Number: 755-2567	Date: Jun. 5, 1925

Trust Department: No

Bank Holding Company Affiliate
Parkin Bancorp, Inc., Parkin, AR

Pres./CEO: Frank Wallace
Chm.: William N. Griffin
Ex. V.P./COO: Mitchell R. Higdon
V.P./Cash.: Brenda F. Williams

Cash and balances Due From Banks:	1,008	Deposits:	12,268
Federal Funds and Repos:	25	Federal funds and Borrowings:	0
Investments:	4,704	Other Liabilities:	236
Total Loans:	7,688	Subordinated Debt:	0
Bank Premises and Fixed Assets:	149	Total Liabilities:	12,504
Other Real Estate:	43		
Other Assets:	168	Total Equity Capital and Reserves:	1,281
Total Assets:	13,785	Total Liabilities and Capital:	13,785
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: William N. Griffin, Fred E. Brenner Jr., John A. Brenner, Raymond S. Clift, Neil Griffin, Mitchell R. Higdon, Pamela M. McFarland, J. E. McNeil Jr., William B. McSwain, Charles Ruston Jr., Charles D. Thomas, Frank G. Wallace

The Perry County Bank

Perryville, AR

County: Perry	P. O. Box 189 72126	Population: 1,200
Branches in Town: 1	Telephone: 889-2318	Charter Number: 690
Other Branches: 0		Date: Dec. 8, 1945

Trust Department: No

Bank Holding Company Affiliate
Perry County Bancshares, Inc., Perryville, AR

Pres./CEO: Neal Ainley
V.P./Cash.: Marty Satterfield
Asst. V.P.: Naomi Chambliss
Sr. V.P.: Joe Carter
Asst. V.P.: Helen Brandon

Cash and balances Due From Banks:	937	Deposits:	36,706
Federal Funds and Repos:	240	Federal funds and Borrowings:	0
Investments:	17,049	Other Liabilities:	269
Total Loans:	21,475	Subordinated Debt:	0
Bank Premises and Fixed Assets:	174	Total Liabilities:	36,975
Other Real Estate:	0		
Other Assets:	638	Total Equity Capital and Reserves:	3,538
Total Assets:	40,513	Total Liabilities and Capital:	40,513
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

Directors: Herby Branscum, Robert Hill, Charles Rowland

Piggott State Bank

Piggott, AR

County: Clay	P. O. Box 307 72454	Population: 3,783
Branches in Town: 0	Telephone: 598-3802	Charter Number: 613
Other Branches: 0	FAX Number: 598-2026	Date: Mar. 10, 1930

Trust Department: No

Bank Holding Company Affiliate
Piggott Bankstock, Inc., Piggott, AR

CEO: James. L. Magee
Ex. V.P.: Paula O. Blackwell
V.P./Cash.: Jim Poole

Cash and balances Due From Banks:	2,050	Deposits:	26,720
Federal Funds and Repos:	100	Federal funds and Borrowings:	0
Investments:	13,688	Other Liabilities:	288
Total Loans:	12,574	Subordinated Debt:	0
Bank Premises and Fixed Assets:	484	Total Liabilities:	27,008
Other Real Estate:	34		
Other Assets:	343	Total Equity Capital and Reserves:	2,265
Total Assets:	29,273	Total Liabilities and Capital:	29,273
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Paula Blackwell, Gaylon M. Lawrence, James L. Magee

First State Bank
Plainview, AR

County: Yell
Branches in Town: 0
Other Branches: 1

P. O. Box 277 72857
Telephone: 272-4221

Population: 800
Charter Number: 663
Date: Jan. 12, 1934

Trust Department: No

Bank Holding Company Affiliate
Clement Bancshares, Inc., Plainview, AR

CEO/Pres.: John Clement
V.P.: James N. Bata
V.P./Cash.: Teogene Bollan

Ex. V.P.: Ralph Wilson
V.P.: W. E. Watson
V.P.: Verna Daniel

Cash and balances Due From Banks:	1,191	Deposits:	21,308
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	5,328	Other Liabilities:	144
Total Loans:	16,667	Subordinated Debt:	0
Bank Premises and Fixed Assets:	113	Total Liabilities:	21,452
Other Real Estate:	159		
Other Assets:	439	Total Equity Capital and Reserves:	2,445
Total Assets:	23,897	Total Liabilities and Capital:	23,897
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: John Clement, George Tippin, Thelma Clement, Ralph Wilson

Bank of Pocahontas
Pocahontas, AR

County: Randolph
Branches in Town: 1
Other Branches: 0

P. O. Box 467 72455
Telephone: 892-5286

Population: 5,995
Charter Number: 145
Date: Oct. 31, 1903

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Chm.: Harry A. Belford
Pres.: John R. Jackson, Jr.
Vice Pres.: Max Long

V.P.: W. H. Holobaugh
V.P.: J. R. Jackson

Cash and balances Due From Banks:	5,377	Deposits:	43,474
Federal Funds and Repos:	5,500	Federal funds and Borrowings:	0
Investments:	28,218	Other Liabilities:	427
Total Loans:	9,541	Subordinated Debt:	0
Bank Premises and Fixed Assets:	50	Total Liabilities:	43,901
Other Real Estate:	0		
Other Assets:	748	Total Equity Capital and Reserves:	5,533
Total Assets:	49,434	Total Liabilities and Capital:	49,434
Total Trust Assets:	0	Number of Shares Outstanding:	5,000

Directors: Harry A. Belford, Don R. Cox, J. M. Futrell, J. Philip Futrell, J. R. Jackson, John R. Jackson Jr., Carol Belford-Lewellen, Michael L. McNabb

Planters and Stockmen Bank
Pocahontas, AR

County: Randolph	P. O. Box 587 72455	Population: 5,995
Branches in Town: 0	Telephone: 892-5252	Charter Number: 715
Other Branches: 0	FAX Number: 892-8251	Date: Jun. 12, 1962

Trust Department: No

Bank Holding Company Affiliate
Baker Financial Corporation, Pocahontas, AR

CEO: Jeriel A. Summitt
Sr. V.P.: Robert Ted Griffith
Ex. V.P.: Robert E. Sorg

Cash and balances Due From Banks:	2,305	Deposits:	25,337
Federal Funds and Repos:	5,425	Federal funds and Borrowings:	0
Investments:	7,936	Other Liabilities:	264
Total Loans:	11,577	Subordinated Debt:	0
Bank Premises and Fixed Assets:	157	Total Liabilities:	25,601
Other Real Estate:	58		
Other Assets:	464	Total Equity Capital and Reserves:	2,321
Total Assets:	27,922	Total Liabilities and Capital:	27,922
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Robert T. Baker, A. J. Baltz Sr., A. J. Baltz Jr., W. J. Barthel, Frank Bigger, Jerrell Broadway, Thomas B. DeClerk, Frances Jones, Jim King, Jerry Sallee, Jeriel A. Summitt, Dick Trammel

The Lawrence County Bank
Portia, AR

County: Lawrence	P. O. Box 160 72457	Population: 480
Branches in Town: 0	Telephone: 886-2461	Charter Number: 71
Other Branches: 2		Date: Mar. 23, 1901

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Sloan Rainwater, Jr.
Pres.: William I. Rainwater
Ex. V.P.: Jim Hinkle
Asst. Cash.: Tommie J. Robertson
V.P.: Boyce Durham
V.P./Cash.: Marilyn K. Davis
Asst. Cash.: Helen S. Hamm

Cash and balances Due From Banks:	1,151	Deposits:	14,857
Federal Funds and Repos:	550	Federal funds and Borrowings:	0
Investments:	7,916	Other Liabilities:	97
Total Loans:	6,430	Subordinated Debt:	0
Bank Premises and Fixed Assets:	92	Total Liabilities:	14,954
Other Real Estate:	3		
Other Assets:	271	Total Equity Capital and Reserves:	1,459
Total Assets:	16,413	Total Liabilities and Capital:	16,413
Total Trust Assets:	0	Number of Shares Outstanding:	5,000

Directors: Sloan Rainwater Jr., William I. Rainwater Sr., William I. Rainwater Jr., Virginia R. Cox, Steve Cox, Maurice Starr, Ben D. Starr, William Boyce Durham, Earl D. Perkins

Portland Bank

Portland, AR

County: Ashley
Branches in Town: 0
Other Branches: 0

P. O. Box 68 71663
Telephone: 737-2226

Population: 721
Charter Number: 57
Date: Apr. 23, 1900

Trust Department: No

Bank Holding Company Affiliate
Portland Bancshares, Inc., Portland, AR

CEO: Jerry D. Sadler
V.P.: Rita Chandler

Cash and balances Due From Banks:	986	Deposits:	14,013
Federal Funds and Repos:	505	Federal funds and Borrowings:	475
Investments:	6,530	Other Liabilities:	124
Total Loans:	7,885	Subordinated Debt:	0
Bank Premises and Fixed Assets:	42	Total Liabilities:	14,612
Other Real Estate:	12		
Other Assets:	260	Total Equity Capital and Reserves:	1,608
Total Assets:	16,220	Total Liabilities and Capital:	16,220
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: Mack Borgognoni, Jerry Sadler, Robert D. Pugh, Benton Newcome, Joel Newcome, Charlie Bridewell, Fred LaGrone, Bill Oldham, Don Pylate, R. H. Tuggle

The Peoples Bank

Portland, AR

County: Ashley
Branches in Town: 0
Other Branches: 0

P. O. Box 178 71663
Telephone: 737-2236

Population: 721
Charter Number: 251
Date: Jan. 22, 1908

Trust Department: No

Bank Holding Company Affiliate
Mainline Bankshares, Portland, AR

CEO: Tipton Pugh
Chm.: Hampton Pugh
V.P.: Mary Dean Pugh

Asst. Cash.: Jack D. Edwards
Asst. Cash.: Julia A. Sadler
Asst. Cash.: Jean C. Tarvin

Cash and balances Due From Banks:	244	Deposits:	7,145
Federal Funds and Repos:	250	Federal funds and Borrowings:	0
Investments:	6,467	Other Liabilities:	67
Total Loans:	1,120	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	7,212
Other Real Estate:	0		
Other Assets:	148	Total Equity Capital and Reserves:	1,017
Total Assets:	8,229	Total Liabilities and Capital:	8,229
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Hampton Pugh, Mary Dean Pugh, Tipton Pugh, Jack D. Edwards

The Farmers & Merchants Bank

Prairie Grove, AR

County: Washington
Branches in Town: 0
Other Branches: 1

P. O. Box 207 72753
Telephone: 846-2115

Population: 1,700
Charter Number: 166
Date: Aug. 29, 1904

Trust Department: No

Bank Holding Company Affiliate
None

CEO: James C. Rieff
Ex. V.P.: W. H. Thompson

V.P./Cash.: Ted Doke
V.P.: Rick Burden

Cash and balances Due From Banks:	2,486	Deposits:	44,224
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	28,535	Other Liabilities:	246
Total Loans:	18,408	Subordinated Debt:	0
Bank Premises and Fixed Assets:	398	Total Liabilities:	44,470
Other Real Estate:	103		
Other Assets:	1,053	Total Equity Capital and Reserves:	6,913
Total Assets:	51,383	Total Liabilities and Capital:	51,383
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

Directors: D. E. Rieff, James C. Rieff, Argil Bartholomew, Billy Joe Bartholomew, W. H. Thompson, Barry H. Parks, Jim L. Herrin

Bank of Prescott

Prescott, AR

County: Nevada
Branches in Town: 1
Other Branches: 0

Drawer 490 71857
Telephone: 887-2688

Population: 5,000
Charter Number: 162
Date: Aug. 10, 1904

Trust Department: Yes

Bank Holding Company Affiliate
First State Holding Company, Prescott, AR

CEO: John Warren Brannan, Sr.
Pres.: John Brannan, Jr.
Sr. V.P.: James A. Pullen

V.P.: B. A. DeLamar
V.P.: Jean K. Bolton
V.P.: James Franks

Cash and balances Due From Banks:	2,859	Deposits:	41,016
Federal Funds and Repos:	0	Federal funds and Borrowings:	350
Investments:	25,294	Other Liabilities:	392
Total Loans:	15,911	Subordinated Debt:	0
Bank Premises and Fixed Assets:	303	Total Liabilities:	41,758
Other Real Estate:	250		
Other Assets:	694	Total Equity Capital and Reserves:	3,553
Total Assets:	45,311	Total Liabilities and Capital:	45,311
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

Directors: Jean K. Bolton, John Brannan Jr., Carl Dalrymple Jr., James E. Franks, Gerald Hendrix, Abb Morman, Milburn Tippit, John Vansickle, James A. Pullen, Johnny Brannan, Duncan Culpepper, B. A. Delamar, Robert L. Godwin, R. K. McCasland, R. W. Murry

The Bank of Rector
Rector, AR

County: Clay
Branches in Town: 0
Other Branches: 0

P.O. Box 7 72461
Telephone: 595-3591
FAX Number: 595-2550

Population: 2,395
Charter Number: 616
Date: Nov. 15, 1930

Trust Department: No

Bank Holding Company Affiliate
North Arkansas Bancshares, Jonesboro, AR

Pres.: David Young
Asst V.P.: Jesselyn Glaub
V.P.: Sherry D. Dills
Cash.: Murel W. Adams

Cash and balances Due From Banks:	968	Deposits:	24,745
Federal Funds and Repos:	250	Federal funds and Borrowings:	0
Investments:	14,505	Other Liabilities:	391
Total Loans:	11,529	Subordinated Debt:	0
Bank Premises and Fixed Assets:	158	Total Liabilities:	25,136
Other Real Estate:	49		
Other Assets:	620	Total Equity Capital and Reserves:	2,943
Total Assets:	28,079	Total Liabilities and Capital:	28,079
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Wallace W. Fowler, Lloyd McCracken Jr., David B. Young, C. Joseph Calvin, Danny Holifield, Jama Fowler, Phil Jones, R. D. Cranford, Danny L. Ford

Farmers & Merchants Bank
Reyno, AR

County: Randolph
Branches in Town: 0
Other Branches: 1

P. O. Box 108 72462
Telephone: 769-2240

Population: 521
Charter Number: 360
Date: Dec. 8, 1911

Trust Department: Yes

Bank Holding Company Affiliate
Far-Mer Bankshares, Inc., Reyno, AR

CEO/T.O.: David Dudley
V.P.: Phyllis Burrow
V.P.: Dora Graham

Cash and balances Due From Banks:	629	Deposits:	10,138
Federal Funds and Repos:	0	Federal funds and Borrowings:	100
Investments:	5,223	Other Liabilities:	85
Total Loans:	4,576	Subordinated Debt:	0
Bank Premises and Fixed Assets:	323	Total Liabilities:	10,323
Other Real Estate:	219		
Other Assets:	243	Total Equity Capital and Reserves:	890
Total Assets:	11,213	Total Liabilities and Capital:	11,213
Total Trust Assets:	1,811	Number of Shares Outstanding:	29,534

Directors: Frank Oldham Jr., Stephen L. Hardin, David Dudley, R. C. Luter, J.A. Rapert

The Bank of Rison
Rison, AR

County: Cleveland
Branches in Town: 0
Other Branches: 0

P. O. Box 345 71665
Telephone: 325-6251

Population: 1,300
Charter Number: 650
Date: Mar. 7, 1932

Trust Department: No

Bank Holding Company Affiliate
None

CEO: James R. Hopson
V.P.: John Elrod
Asst. Cash.: Judy Thompson
Asst. Cash.: May Dell Morrison

Chm.: James L. Moore
V.P.: Ray B. Martin
Asst. Cash.: Shirley Stewart

Cash and balances Due From Banks:	1,033	Deposits:	11,084
Federal Funds and Repos:	0	Federal funds and Borrowings:	200
Investments:	7,868	Other Liabilities:	63
Total Loans:	4,083	Subordinated Debt:	0
Bank Premises and Fixed Assets:	56	Total Liabilities:	11,347
Other Real Estate:	5		
Other Assets:	645	Total Equity Capital and Reserves:	2,343
Total Assets:	13,690	Total Liabilities and Capital:	13,690
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: James R. Hopson, James L. Moore, Ray B. Martin, John W. Elrod, Lee Moore

Farmers & Merchants Bank
Rogers, AR

County: Benton
Branches in Town: 2
Other Branches: 0

P. O. Box 250 72757
Telephone: 636-4233
FAX Number: 273-0177

Population: 22,933
Charter Number: 712
Date: Mar. 13, 1956

Trust Department: Yes

Bank Holding Company Affiliate
Lynxx Banking Corporation, Bentonville, AR

CEO/Pres.: Dick McLelland
Asst. V.P.: Sammie Evans
Asst. V.P.: Debra York

Ex. V.P.: Charles H. Brannan
Asst. V.P.: Mark McKinney
T.O.: J. E. Collier

Cash and balances Due From Banks:	2,230	Deposits:	72,248
Federal Funds and Repos:	5,075	Federal funds and Borrowings:	65
Investments:	18,099	Other Liabilities:	560
Total Loans:	52,146	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,669	Total Liabilities:	72,873
Other Real Estate:	529		
Other Assets:	964	Total Equity Capital and Reserves:	7,839
Total Assets:	80,712	Total Liabilities and Capital:	80,712
Total Trust Assets:	5,979	Number of Shares Outstanding:	135,623

Directors: John R. Bland, Lemuel H. Tull, Evelyn S. Rife, Dick McLelland, James L. Pickens, Robert S. Maloney III, Don Shores, John D. Clower, Clayton J. Eversole, Lewis B. Norman

First Bank of Arkansas

Russellville, AR

County: Pope
Branches in Town: 1
Other Branches: 3

P.O. Box 3010 72801
Telephone: 967-8000
FAX Number: 967-8551

Population: 18,000
Charter Number: 192
Date: Sep. 29, 1905

Trust Department: Yes

Bank Holding Company Affiliate
Dover Bancshares, Inc., Russellville, AR

Chm.: Ward J. Ramsay
Sr. V.P.: Harold E. Hayes
V.P.: Joyce Churchill
Cash.: Judy Fulton

Pres.: Roy Reaves
V.P.: Brad Payne
V.P.: Dan Huckabay

Cash and balances Due From Banks:	1,754	Deposits:	43,676
Federal Funds and Repos:	800	Federal funds and Borrowings:	0
Investments:	9,454	Other Liabilities:	556
Total Loans:	33,265	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,700	Total Liabilities:	44,232
Other Real Estate:	167		
Other Assets:	862	Total Equity Capital and Reserves:	3,770
Total Assets:	48,002	Total Liabilities and Capital:	48,002
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Ward J. Ramsay, Roy Reaves, Delmar Boley, Verlin Taylor, Jim Young, Truett Leavell

Peoples Bank & Trust Company

Russellville, AR

County: Pope
Branches in Town: 5
Other Branches: 2

P. O. Box 220 72801
Telephone: 968-2112
FAX Number: 964-2149

Population: 18,000
Charter Number: 18
Date: Mar. 24, 1890

Trust Department: Yes

Bank Holding Company Affiliate
Worthen Banking Corporation, Little Rock, AR

CEO: Robert Y. Taylor
Sr. V.P./Cash.: Judy R. Lawton
V.P.: Robert Dale
V.P.: Charles Howell

Sr. V.P.: James C. Biggers
V.P.: Ragena Moore
V.P.: Jimmy Reed
T.O./V.P.: Jim Lanier

Cash and balances Due From Banks:	3,341	Deposits:	96,891
Federal Funds and Repos:	0	Federal funds and Borrowings:	109
Investments:	20,480	Other Liabilities:	760
Total Loans:	77,396	Subordinated Debt:	0
Bank Premises and Fixed Assets:	3,512	Total Liabilities:	97,760
Other Real Estate:	230		
Other Assets:	1,386	Total Equity Capital and Reserves:	8,585
Total Assets:	106.345	Total Liabilities and Capital:	106,345
Total Trust Assets:	11,264	Number of Shares Outstanding:	24,000

Directors: James Bibler, Charles Boyce, M. L. Dickerson, Lul Hardin, Van A.R. Moores, David B. Oates, Flave Peters, Jack D. Price Sr., W. Robert Thurlby, Royce Jones, Rick Thone, Robert Y. Taylor

Bank of Salem

Salem, AR

County: Fulton
Branches in Town: 0
Other Branches: 1

P. O. Box 338 72576
Telephone: 895-2591
FAX Number: 895-3825

Population: 1,600
Charter Number: 266
Date: Dec. 9, 1908

Trust Department: No

Bank Holding Company Affiliate
Smith Associated Banking Corp., Little Rock, AR

CEO/Pres.: Frank B. Burge
V.P.: Mark Montgomery
V.P.: Janiece Butler
V.P./COO: Brenda Barnes
V.P.: Frances Atkins
V.P.: Don Keesee

Cash and balances Due From Banks:	1,685	Deposits:	44,869
Federal Funds and Repos:	700	Federal funds and Borrowings:	233
Investments:	12,436	Other Liabilities:	394
Total Loans:	32,280	Subordinated Debt:	0
Bank Premises and Fixed Assets:	591	Total Liabilities:	45,496
Other Real Estate:	148		
Other Assets:	1,381	Total Equity Capital and Reserves:	3,725
Total Assets:	49,221	Total Liabilities and Capital:	49,221
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: Richard T. Smith, Frank B. Burge, L. R. "Jack" Cochran, C. Dwayne Plumlee, Marvin Newton

Logan County Bank

Scranton, AR

County: Logan
Branches in Town: 0
Other Branches: 1

P. O. Box 85 72863
Telephone: 938-2511

Population: 244
Charter Number: 578
Date: Apr. 7, 1926

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Joe Fritsche
V.P.: Jerry Davis
Cash.: Don Fritsche
Sr. V.P.: J. B. Layes
V.P.: Gary Fritsche

Cash and balances Due From Banks:	725	Deposits:	23,258
Federal Funds and Repos:	0	Federal funds and Borrowings:	70
Investments:	13,377	Other Liabilities:	163
Total Loans:	11,668	Subordinated Debt:	0
Bank Premises and Fixed Assets:	197	Total Liabilities:	23,491
Other Real Estate:	15		
Other Assets:	487	Total Equity Capital and Reserves:	2,978
Total Assets:	26,469	Total Liabilities and Capital:	26,469
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Margaret Ahne, Mildred Fritsche, Joe Fritsche, J. B. Layes

First Security Bank
Searcy, AR

County: White
Branches in Town: 2
Other Branches: 3

P. O. Box 1009 72143
Telephone: 268-9871
FAX Number: 268-9871

Population: 16,000
Charter Number: 649
Date: Feb. 6, 1932

Trust Department: Yes

Bank Holding Company Affiliate
First of Searcy, Inc., Searcy, AR

CEO/Pres.: Reynie Rutledge
Sr. V.P.: B. Art Rand
Ex. V.P.: James G. Wilson
V.P./T.O.: William L. Newton

Cash and balances Due From Banks:	6,028	Deposits:	111,425
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,000
Investments:	43,291	Other Liabilities:	1,090
Total Loans:	75,206	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,569	Total Liabilities:	113,515
Other Real Estate:	51		
Other Assets:	1,804	Total Equity Capital and Reserves:	14,434
Total Assets:	127,949	Total Liabilities and Capital:	127,949
Total Trust Assets:	13,142	Number of Shares Outstanding:	24,000

Directors: Reynie Rutledge, Larry Crain, Dr. Clifton Ganus, John McKnight, Wayne Ridout, Dr. Porter Rodgers, Bill Roussel, N. T. Rutledge, Jim Tarkington, Alvin Vanhook, E.D. Yancy, Albert Yarnell

Grant County Bank
Sheridan, AR

County: Grant
Branches in Town: 2
Other Branches: 0

P. O. Box 67 72150
Telephone: 942-3145
FAX Number: 942-5900

Population: 3,042
Charter Number: 136
Date: 29, 1903

Trust Department: Yes

Bank Holding Company Affiliate
GCB Bancshares, Inc., Sheridan, AR

CEO/Pres./T.O.: D. E. McCoy, Jr.
Ex. V.P./Cash.: John D. Manatt

Cash and balances Due From Banks:	2,104	Deposits:	35,185
Federal Funds and Repos:	1,175	Federal funds and Borrowings:	0
Investments:	16,317	Other Liabilities:	285
Total Loans:	18,793	Subordinated Debt:	0
Bank Premises and Fixed Assets:	600	Total Liabilities:	35,470
Other Real Estate:	93		
Other Assets:	601	Total Equity Capital and Reserves:	4,213
Total Assets:	39,683	Total Liabilities and Capital:	39,683
Total Trust Assets:	1,490	Number of Shares Outstanding:	45,000

Directors: W. Walter Allen, Byron D. Brown Jr., James W. Lancaster, John D. Manatt, D. E. McCoy Jr., D. E. McCoy, Sr., Robert L. Reeves, W. Lee Tucker

Arkansas State Bank

Siloam Springs, AR

County: Benton
Branches in Town: 1
Other Branches: 0

P. O. Box 400 72761
Telephone: 524-8101
FAX Number: 524-3307

Population: 8,000
Charter Number: 713
Date: Jan. 12, 1960

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO: Ross Stout
V.P./T.O.: Arthur Morris
V.P.: Dorothy Harmon
Asst. V.P.: Tim McCord
V.P./Cash.: Henry Brosell, Jr.
V.P.: Tommy Free
V.P.: Reta Foster
V.P.: Beverly Lescard

Cash and balances Due From Banks:	4,058	Deposits:	85,344
Federal Funds and Repos:	19,800	Federal funds and Borrowings:	0
Investments:	38,473	Other Liabilities:	1,301
Total Loans:	28,437	Subordinated Debt:	0
Bank Premises and Fixed Assets:	889	Total Liabilities:	86,645
Other Real Estate:	0		
Other Assets:	1,756	Total Equity Capital and Reserves:	6,768
Total Assets:	93,413	Total Liabilities and Capital:	93,413
Total Trust Assets:	6,531	Number of Shares Outstanding:	48,000

Directors: Delbert E. Allen Jr., Roderick L. Allen, H. E. Harrison Jr., Charles C. Jones, Mark Simmons, Ross Stout

Smackover State Bank

Smackover, AR

County: Union
Branches in Town: 0
Other Branches: 1

Drawer 107 71762
Telephone: 725-3051
FAX Number: 725-3058

Population: 2,453
Charter Number: 600
Date: Apr. 18, 1928

Trust Department: Yes

Bank Holding Company Affiliate
Smackover Bancshares, Inc., Smackover, AR

CEO: Max O. Taylor
Sr. V.P./Cash.: Paulette Russell
Pres./T.O.: Bob Willett
V.P.: Cathryn Weaver

Cash and balances Due From Banks:	1,454	Deposits:	45,663
Federal Funds and Repos:	1,490	Federal funds and Borrowings:	1,523
Investments:	20,885	Other Liabilities:	673
Total Loans:	29,268	Subordinated Debt:	0
Bank Premises and Fixed Assets:	274	Total Liabilities:	47,859
Other Real Estate:	66		
Other Assets:	1,113	Total Equity Capital and Reserves:	6,691
Total Assets:	54,550	Total Liabilities and Capital:	54,550
Total Trust Assets:	77	Number of Shares Outstanding:	100,000

Directors: Max O. Taylor, James M. Tennyson, John D. Trimble V., Richard H. Vickers, Bob Willett

Merchants & Planters Bank
Sparkman, AR

County: Dallas
Branches in Town: 0
Other Branches: 0

P. O. Box 127 71763
Telephone: 678-2251
FAX Number: 678-2401

Population: 622
Charter Number: 457
Date: Sep. 19, 1916

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Tyrol Q. Carson

Cash.: Doris D. Mann

Cash and balances Due From Banks:	313	Deposits:	5,957
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	2,447	Other Liabilities:	51
Total Loans:	3,223	Subordinated Debt:	0
Bank Premises and Fixed Assets:	111	Total Liabilities:	6,008
Other Real Estate:	43		
Other Assets:	113	Total Equity Capital and Reserves:	642
Total Assets:	6,650	Total Liabilities and Capital:	6,650
Total Trust Assets:	0	Number of Shares Outstanding:	3000

Directors: Joseph B. Ford, Tyrol Q. Carson, G. W. DeLaughter, Louis M. Jacks, Tommy Gaston, Ray White

First State Bank
Springdale, AR

County: Washington
Branches in Town: 4
Other Branches: 1

P. O. Box 189 72765
Telephone: 756-1500
FAX Number: 756-7154

Population: 23,458
Charter Number: 535
Date: Feb. 12, 1923

Trust Department: Yes

Bank Holding Company Affiliate
Worthen Banking Corporation, Little Rock, AR

Chm.: Walter Turnbow
Ev. V.P.: Don Gibson
T.O.: Robert Phillips

CEO: Rick Parsons
Sr. V.P.: Douglas Kittrell

Cash and balances Due From Banks:	5,526	Deposits:	121,442
Federal Funds and Repos:	6,900	Federal funds and Borrowings:	4,403
Investments:	31,376	Other Liabilities:	1,092
Total Loans:	91,129	Subordinated Debt:	700
Bank Premises and Fixed Assets:	1,826	Total Liabilities:	127,637
Other Real Estate:	918		
Other Assets:	2,338	Total Equity Capital and Reserves:	12,376
Total Assets:	140,013	Total Liabilities and Capital:	140,013
Total Trust Assets:	18,312	Number of Shares Outstanding:	9,664

Directors: Joe S. Boone, Charles C. Farmer, Gerald L. Harp, Harold Dean Hewitt, Gerald M. Johnston, William E. Mathews, Phil Phillips Jr., Charles P. Sisco, Phillip Steele, Thomas H. Stephens, Rick Parsons, Don Gibson, Walter Turnbow

Springdale Bank and Trust
Springdale, AR

County: Washington
Branches in Town: 0
Other Branches: 0

P. O. Box 5000 72765
Telephone: 756-7000
FAX Number: 756-7077

Population: 23,458
Charter Number: 339
Date: May 6, 1911

Trust Department: Yes

Bank Holding Company Affiliate
Heartland Bank Group, Inc., Bentonville, AR

Pres./CEO/T.O.: Richard P. Calhoun
V.P.: David P. DeMarea
Oper. Off.: B. Gail Jefferson
Sr. V.P.: Buddy D. Philpot
V.P.: Scott Blackwell

Cash and balances Due From Banks:	923	Deposits:	13,200
Federal Funds and Repos:	3,350	Federal funds and Borrowings:	673
Investments:	2,052	Other Liabilities:	110
Total Loans:	10,548	Subordinated Debt:	0
Bank Premises and Fixed Assets:	953	Total Liabilities:	13,983
Other Real Estate:	0		
Other Assets:	198	Total Equity Capital and Reserves:	4,041
Total Assets:	18,024	Total Liabilities and Capital:	18,024
Total Trust Assets:	0	Number of Shares Outstanding:	5,500

Directors: Jim Walton, Willard Walker, Wayne Britt, Bobby D. Wood, James R. Baker, Sammy F. Fiser, Richard P. Calhoun

Bodcaw Bank
Stamps, AR

County: Lafayette
Branches in Town: 0
Other Branches: 0

P. O. Box 8 71860
Telephone: 533-4486

Population: 2,850
Charter Number: 106
Date: Dec. 8, 1902

Trust Department: No

Bank Holding Company Affiliate
None

Chm.: B. Stan Cook
V.P.: J. Paul Nipper
V.P.: A.O. Smith
Cash.: Bonnie Moreland
CEO: James R. Nipper
V.P.: C. C. Russell
V.P.: H. L. Wilkinson
Asst. Cash.: Lenora Downs

Cash and balances Due From Banks:	1,056	Deposits:	34,066
Federal Funds and Repos:	450	Federal funds and Borrowings:	0
Investments:	28,252	Other Liabilities:	485
Total Loans:	8,024	Subordinated Debt:	0
Bank Premises and Fixed Assets:	164	Total Liabilities:	34,551
Other Real Estate:	0		
Other Assets:	772	Total Equity Capital and Reserves:	4,167
Total Assets:	38,718	Total Liabilities and Capital:	38,718
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: B. Stan Cook, Roy Z. Kimbell, James Nipper, C. C. Russell Sr., A. O. Smith, John W. Smith, H. L. Wilkinson

Bank of Star City

Star City, AR

County: Lincoln	Drawer 69 71667	Population: 2,100
Branches in Town: 0	Telephone: 628-4286	Charter Number: 567
Other Branches: 0	FAX Number: 628-5274	Date: Apr. 27, 1925

Trust Department: No

Bank Holding Company Affiliate
Star City Bancshares, Inc., Star City, AR

CEO: Bennie F. Ryburn, Jr.
Pres.: Don Smith
Ex. V.P.: Anneta Moore

Cash and balances Due From Banks:	1,379	Deposits:	27,322
Federal Funds and Repos:	544	Federal funds and Borrowings:	0
Investments:	15,813	Other Liabilities:	218
Total Loans:	11,566	Subordinated Debt:	0
Bank Premises and Fixed Assets:	208	Total Liabilities:	27,540
Other Real Estate:	175		
Other Assets:	442	Total Equity Capital and Reserves:	2,587
Total Assets:	30,127	Total Liabilities and Capital:	30,127
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

Directors: M. Don Smith, Keith Griffin, Bennie Ryburn Jr., Weldon Wynn, Robert Floyd, Pat Riley, William H. Frizzell, Fred Thornton

Stephens Security Bank

Stephens, AR

County: Ouachita	P. O. Box 7 71764	Population: 1.366
Branches in Town: 0	Telephone: 786-5416	Charter Number: 692
Other Branches: 0	FAX Number: 786-5419	Date: Feb. 8, 1946

Trust Department: No

Bank Holding Company Affiliate
Smith Associated Banking Corp., Little Rock, AR

CEO: Richard Smith
Ex. V.P.: Troy Foreman, Jr.
V.P.: Linda Thomas
Ex. V.P./Cash.: Carol Reaves
V.P.: Guy R. Smith

Cash and balances Due From Banks:	903	Deposits:	21,568
Federal Funds and Repos:	200	Federal funds and Borrowings:	0
Investments:	7,366	Other Liabilities:	199
Total Loans:	14,942	Subordinated Debt:	0
Bank Premises and Fixed Assets:	89	Total Liabilities:	21,767
Other Real Estate:	81		
Other Assets:	471	Total Equity Capital and Reserves:	2,285
Total Assets:	24,052	Total Liabilities and Capital:	24,052
Total Trust Assets:	0	Number of Shares Outstanding:	11,000

Directors: Richard T. Smith, Guy R. Smith, Jay C. Wilson, Duncan Grayson, Marus R. Smart, Colon Watson, Eugene Bramblett

Citizens Bank

Strong, AR

County: Union
Branches in Town: 0
Other Branches: 0

P. O. Box 724 71765
Telephone: 797-7361

Population: 800
Charter Number: 634
Date: Jan. 19, 1931

Trust Department: No

Bank Holding Company Affiliate
Exchange Bancshares, Inc., El Dorado, AR

CEO: James H. Ludwig
Asst. Cash.: Sandra Jerry
V.P./Cash.: Jeanell Cogburn

Cash and balances Due From Banks:	584	Deposits:	9,115
Federal Funds and Repos:	940	Federal funds and Borrowings:	0
Investments:	5,557	Other Liabilities:	171
Total Loans:	3,351	Subordinated Debt:	0
Bank Premises and Fixed Assets:	363	Total Liabilities:	9,286
Other Real Estate:	0		
Other Assets:	169	Total Equity Capital and Reserves:	1,678
Total Assets:	10,964	Total Liabilities and Capital:	10,964
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

Directors: Robert P. Taylor, Bobby R. Dugal, Noland H. Hagood, Jeanell Cogburn, Earl Herring, D. R. James Jr., James H. Ludwig, H. Glenn Rambin

The Farmers and Merchants Bank of Stuttgart

Stuttgart, AR

County: Arkansas
Branches in Town: 3
Other Branches: 0

P. O. Box 947 72160
Telephone: 673-6911

Population: 11,000
Charter Number: 687
Date: Dec. 29, 1944

Trust Department: Yes

Bank Holding Company Affiliate
The Farmers and Merchants Bankshares, Inc.

CEO: Don Pattillo
Sr. V.P.: Glenn Bauman
Sr. V.P.: Ricky Trice
T.O.: Jim Shener
Ex. V.P.: Carl Gunter
Sr. V.P.: Larry Gunnell
Sr. V.P.: C. Jody Fowler

Cash and balances Due From Banks:	4,169	Deposits:	87,565
Federal Funds and Repos:	1,825	Federal funds and Borrowings:	4,638
Investments:	33,612	Other Liabilities:	1,128
Total Loans:	59,472	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,186	Total Liabilities:	93,331
Other Real Estate:	277		
Other Assets:	2,288	Total Equity Capital and Reserves:	10,498
Total Assets:	103,829	Total Liabilities and Capital:	103,829
Total Trust Assets:	30,842	Number of Shares Outstanding:	96,918

Directors: Roy O. "Bud" McCollum III, Horace Sickel, James E. Pond, Nicky Hargrove, Ray Vester, Mickey Pierce, Billy Simpson, Carl Gunter, Don Pattillo, Robert H. Seidenstricker

Bank of Trumann

Trumann, AR

County: Poinsett
Branches in Town: 0
Other Branches: 0

P. O. Box 48 72472
Telephone: 483-6333

Population: 7,000
Charter Number: 354
Date: Oct. 2, 1911

Trust Department: No

Bank Holding Company Affiliate
None

Chm./CEO/Pres.: Clyde Robertson, Jr.
Sr. V.P.: Wilburn J. Cole
V.P.: Rick Gillette
Cash.: Cheryl McMasters
V. Chm.: Eugene Pounds
V.P.: Carroll D. Anderson
Asst. V.P.: Shirley Benson

Cash and balances Due From Banks:	1,748	Deposits:	38,105
Federal Funds and Repos:	600	Federal funds and Borrowings:	545
Investments:	24,944	Other Liabilities:	381
Total Loans:	16,109	Subordinated Debt:	0
Bank Premises and Fixed Assets:	539	Total Liabilities:	39,031
Other Real Estate:	13		
Other Assets:	821	Total Equity Capital and Reserves:	5,743
Total Assets:	44,774	Total Liabilities and Capital:	44,774
Total Trust Assets:	0	Number of Shares Outstanding:	60,000

Directors: Carroll D. Anderson, Terry M. Clogston, Wilburn J. Cole, J. F. Lady, Eugene Pounds, Clyde Robertson Jr., Natalie Stuckey, Virginia P. Turner

Bank of Tuckerman

Tuckerman, AR

County: Jackson
Branches in Town: 0
Other Branches: 3

P. O. Box 700 72473
Telephone: 349-5155

Population: 2,078
Charter Number: 164
Date: Nov. 8, 1902

Trust Department: No

Bank Holding Company Affiliate
Rainbow Investment Company, Tuckerman, AR

CEO: Lindley V. Smith
V.P.: William A. Sandlin, II
V.P.: Al M. Morris, Jr.
Cash.: Ann Watson

Cash and balances Due From Banks:	1,237	Deposits:	24,110
Federal Funds and Repos:	3,000	Federal funds and Borrowings:	0
Investments:	10,644	Other Liabilities:	730
Total Loans:	12,105	Subordinated Debt:	0
Bank Premises and Fixed Assets:	391	Total Liabilities:	24,840
Other Real Estate:	281		
Other Assets:	403	Total Equity Capital and Reserves:	3,221
Total Assets:	28,061	Total Liabilities and Capital:	28,061
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Lindley V. Smith, Scotty Armstrong, Bob Penix

Tyronza Bank

Tyronza, AR

County: Poinsett
Branches in Town: 0
Other Branches: 0

P. O. Box 395 72386
Telephone: 487-2161
FAX Number: 487-2069

Population: 777
Charter Number: 704
Date: Oct. 31, 1951

Trust Department: No

Bank Holding Company Affiliate
Tyronza Bancshares, Inc., Tyronza, AR

CEO: Charles F. Luter
V.P./Cash.: Maxyne Ursery

Cash and balances Due From Banks:	882	Deposits:	17,868
Federal Funds and Repos:	300	Federal funds and Borrowings:	0
Investments:	7,785	Other Liabilities:	311
Total Loans:	12,096	Subordinated Debt:	0
Bank Premises and Fixed Assets:	87	Total Liabilities:	18,179
Other Real Estate:	34		
Other Assets:	267	Total Equity Capital and Reserves:	3,272
Total Assets:	21,451	Total Liabilities and Capital:	21,451
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: A. A. Banks, G. E. Beley, Charles F. Luter, H. F. Norcross Jr., Eugene Vaughn, Lewis Wood

Citizens Bank & Trust Company

Van Buren, AR

County: Crawford
Branches in Town: 2
Other Branches: 1

P.O. Box 469 72956
Telephone: 474-1201
FAX Number: 474-4630

Population: 12,650
Charter Number: 328
Date: Dec. 20, 1910

Trust Department: Yes

Bank Holding Company Affiliate
Vista Bancorporation, Van Buren, AR

Chm./CEO: James G. Williamson
Sr. V.P./T.O./Cash.: Marion H. Riggs
V.P.: Michael R. Morrow
V.P.: Lance L. Lanier

Pres.: William W. Thomas
Sr. V.P.: Luther F. Gordy, III
V.P.: Tim J. Anderson

Cash and balances Due From Banks:	3,442	Deposits:	67,011
Federal Funds and Repos:	0	Federal funds and Borrowings:	446
Investments:	22,283	Other Liabilities:	533
Total Loans:	46,321	Subordinated Debt:	0
Bank Premises and Fixed Assets:	952	Total Liabilities:	67,990
Other Real Estate:	658		
Other Assets:	1,239	Total Equity Capital and Reserves:	6,905
Total Assets:	74,895	Total Liabilities and Capital:	74,895
Total Trust Assets:	608	Number of Shares Outstanding:	16,000

Directors: John Robert Ballentine, Jimmy D. Gooch, Morril Harriman, Marion H. Riggs, Paul Shirley, William W. Thomas, James G. Williamson Jr.

The Peoples Bank
Waldo, AR

County: Columbia
Branches in Town: 1
Other Branches: 2

P. O. Box 426 71770
Telephone: 693-5551

Population: 1,600
Charter Number: 313
Date: Jun. 22, 1910

Trust Department: Yes

Bank Holding Company Affiliate
Golden Oaks Bancshares, Inc., Waldo, AR

CEO/Pres./T.O.: Harold Fincher
Sr. V.P.: Dorothy J. Fincher
Asst. V.P.: Jill Jackson
Asst. Cash.: Kathryn Gass
Ex. V.P.: Richard Clark
V.P/Cash.: Joyce Crane
Asst. V.P.: Jeanie Rowe

Cash and balances Due From Banks:	658	Deposits:	21,588
Federal Funds and Repos:	0	Federal funds and Borrowings:	550
Investments:	17,394	Other Liabilities:	159
Total Loans:	6,930	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	22,297
Other Real Estate:	0		
Other Assets:	344	Total Equity Capital and Reserves:	3,029
Total Assets:	25,326	Total Liabilities and Capital:	25,326
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Harold Fincher, Richard Clark, Dorothy J. Fincher, Imogene M. Clark, Pam Davis, Mary Baird, Clark Fincher, Betty Harris, Betty Scott, G. F. Scott

Bank of Waldron
Waldron, AR

County: Scott
Branches in Town: 1
Other Branches: 0

P. O. Box 278 72958
Telephone: 637-2161

Population: 2,642
Charter Number: 72
Date: Apr. 3, 1901

Trust Department: Yes

Bank Holding Company Affiliate
None

Chm.: Dale Rodgers
CEO: Bill R. Philpot
Sr. V.P.: Robert Akers
Cash.: Linda Tanner
Ex.V.P./T.O.: Knox Dozier
V.P.: Kelley Hent
Asst. V.P.: Debra Fuller

Cash and balances Due From Banks:	1,444	Deposits:	51,844
Federal Funds and Repos:	555	Federal funds and Borrowings:	0
Investments:	15,544	Other Liabilities:	462
Total Loans:	41,595	Subordinated Debt:	0
Bank Premises and Fixed Assets:	330	Total Liabilities:	52,306
Other Real Estate:	318		
Other Assets:	801	Total Equity Capital and Reserves:	8,281
Total Assets:	60,587	Total Liabilities and Capital:	60,587
Total Trust Assets:	4,004	Number of Shares Outstanding:	24,000

Directors: Dale Rodgers, Bill R. Philpot, Knox Dozier, Kelly Ashford, Billy J. Black, Robert Akers, Jim H. Currier, Rena Owens, James Richmond

The Scott County Bank

Waldron, AR

County: Scott
Branches in Town: 0
Other Branches: 0

P. O. Box 838 72958
Telephone: 637-3191

Population: 2,642
Charter Number: 741
Date: Feb. 20, 1980

Trust Department: No

Bank Holding Company Affiliate
None

CEO: John E. Chambers, III
V.P./Cash.: Trisha Sikes
V.P.: Bill Marsh

Pres.: Patsy Hawkins
V.P.: Robbie Zimmer

Cash and balances Due From Banks:	939	Deposits:	33,082
Federal Funds and Repos:	875	Federal funds and Borrowings:	0
Investments:	10,990	Other Liabilities:	364
Total Loans:	22,403	Subordinated Debt:	0
Bank Premises and Fixed Assets:	936	Total Liabilities:	33,446
Other Real Estate:	15		
Other Assets:	503	Total Equity Capital and Reserves:	3,215
Total Assets:	36,661	Total Liabilities and Capital:	36,661
Total Trust Assets:	0	Number of Shares Outstanding:	40,000

Directors: W. R. "Bud" Rice, Thurman Fenner, Roy Hale, J. B. Cox, Patsy Hawkins, John E. Chambers III

First State Bank

Warren, AR

County: Bradley
Branches in Town: 1
Other Branches: 1

P. O. Box 29 71671
Telephone: 226-2601

Population: 9,971
Charter Number: 739
Date: Dec. 12, 1978

Trust Department: Yes

Bank Holding Company Affiliate
Bradley Bancshares, Inc., Warren, AR

CEO/T.O.: Freddie M. Mobley
Chm.: Virginia M. Ryburn

Ex. V.P.: Hugh A. Quimby

Cash and balances Due From Banks:	1,183	Deposits:	51,363
Federal Funds and Repos:	600	Federal funds and Borrowings:	709
Investments:	22,095	Other Liabilities:	470
Total Loans:	31,950	Subordinated Debt:	0
Bank Premises and Fixed Assets:	419	Total Liabilities:	52,542
Other Real Estate:	222		
Other Assets:	1,053	Total Equity Capital and Reserves:	4,980
Total Assets:	57,522	Total Liabilities and Capital:	57,522
Total Trust Assets:	1,066	Number of Shares Outstanding:	59,000

Directors: Robert E. Garner, Roger George, Freddie M. Mobley, Hugh A. Quimby, Bennie Ryburn Jr., Virginia M. Ruburn, Bennie Ryburn III, J. C. Thompson, H. Sidney Wharton

Warren Bank & Trust Company

Warren, AR

County: Bradley
Branches in Town: 2
Other Branches: 1

P. O. Box 350 71671
Telephone: 226-2621

Population: 9,971
Charter Number: 80
Date: Dec. 28, 1901

Trust Department: Yes

Bank Holding Company Affiliate
None

Pres./T.O.: Gerald D. Burton
V.P.: Walter J. Rutledge
Ex. V.P.: Thomas M. Hargrove
V.P./Cash.: James E. Smith

Cash and balances Due From Banks:	3,528	Deposits:	73,188
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,480
Investments:	43,493	Other Liabilities:	903
Total Loans:	35,587	Subordinated Debt:	0
Bank Premises and Fixed Assets:	720	Total Liabilities:	75,571
Other Real Estate:	244		
Other Assets:	1,776	Total Equity Capital and Reserves:	9,777
Total Assets:	85,348	Total Liabilities and Capital:	85,348
Total Trust Assets:	12,238	Number of Shares Outstanding:	48,000

Directors: L. H. Derby Jr., L. W. Ederington, John B. Frazer Jr., F. Martin Hankins, W. Sykes Harris, J. E. Hurley Jr., C. A. Milton, Gerard Sangster, G. F. Wynne

Bank of Weiner

Weiner, AR

County: Poinsett
Branches in Town: 0
Other Branches: 1

P. O. Box 307 72479
Telephone: 684-2221

Population: 750
Charter Number: 276
Date: Apr. 2, 1909

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO: John R. Hogue
Sr. V.P.: Michael D. Gillis
V.P.: Paulette E. Fahr
Ex. V.P.: Niles A. Bise
V.P.: Philip W. Hesse
T.O.: John R. Hogue

Cash and balances Due From Banks:	1,076	Deposits:	28,260
Federal Funds and Repos:	3,050	Federal funds and Borrowings:	0
Investments:	8,853	Other Liabilities:	639
Total Loans:	18,941	Subordinated Debt:	0
Bank Premises and Fixed Assets:	103	Total Liabilities:	28,899
Other Real Estate:	200		
Other Assets:	963	Total Equity Capital and Reserves:	4,287
Total Assets:	33,186	Total Liabilities and Capital:	33,186
Total Trust Assets:	1,801	Number of Shares Outstanding:	8,000

Directors: John R. Hogue, Ernest L. Hogue, Herbert D. Ziegenhorn, Charles E. Givens, Niles A. Bise

Merchants & Farmers Bank

West Helena, AR

County: Phillips
Branches in Town: 2
Other Branches: 0

P. O. Box 2507 72390
Telephone: 572-3481
FAX Number: 572-1901

Population: 11,005
Charter Number: 700
Date: Oct. 4, 1948

Trust Department: Yes

Bank Holding Company Affiliate
Southern Bancshares, Inc., West Helena, AR

Chm.: Brooks Griffin
Pres.: Bill Simmons
Sr. V.P./Mktg: Gordon M. White

CEO: Douglas Simmons
Ex. V.P./Cash.: James A. Bogle
Sr. V.P./T.O.: E. F. Kalb, Jr.

Cash and balances Due From Banks:	5,343	Deposits:	72,589
Federal Funds and Repos:	0	Federal funds and Borrowings:	6,600
Investments:	33,886	Other Liabilities:	970
Total Loans:	44,240	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,058	Total Liabilities:	80,159
Other Real Estate:	37		
Other Assets:	1,592	Total Equity Capital and Reserves:	5,997
Total Assets:	86,156	Total Liabilities and Capital:	86,156
Total Trust Assets:	697	Number of Shares Outstanding:	20,000

Directors: William B. Benton, James E. Boyd, Brooks Griffin, Jerry Kelley, Walter L. Morris, Bill Simmons, Douglas Simmons, Herman H. Storey

Bank of West Memphis

West Memphis, AR

County: Crittenden
Branches in Town: 3
Other Branches: 0

P. O. Box 2128 72303
Telephone: 735-2922
FAX Number: 735-0849

Population: 30,000
Charter Number: 601
Date: Apr. 21, 1928

Trust Department: Yes

Bank Holding Company Affiliate
Bancshares of West Memphis, West Memphis, AR

Chm.: George Dunklin
Ex. V.P.: Robert L. Wright
Sr. V.P.: Robert L. Naylor
V.P./Cash.: Jo Duncan

CEO/Pres.: Jack K. Hogan
Sr. V.P./T.O.: Arley Knight
Sr. V.P.: Paul Neal
V.P.: Adonna Parker

Cash and balances Due From Banks:	4,977	Deposits:	62,744
Federal Funds and Repos:	3,800	Federal funds and Borrowings:	0
Investments:	34,454	Other Liabilities:	448
Total Loans:	26,075	Subordinated Debt:	0
Bank Premises and Fixed Assets:	582	Total Liabilities:	63,192
Other Real Estate:	371		
Other Assets:	1,144	Total Equity Capital and Reserves:	8,211
Total Assets:	71,403	Total Liabilities and Capital:	71,403
Total Trust Assets:	3,086	Number of Shares Outstanding:	100,000

Directors: Davis Biggs, George H. Dunklin, M. E. Black Dunklin, James A. Heath, Jack K. Hogan, Keith Ingram, W. Kent Ingram Jr., Pat K. Magruder, Lloyd C. McCuiston Jr., Paul O'Neal, J. C. Tennison, J. Frank Waggener

Wilmot State Bank

Wilmot, AR

County: Ashley
Branches in Town: 0
Other Branches: 0

P. O. Box 95 71676
Telephone: 473-2211

Population: 1,227
Charter Number: 676
Date: Oct. 25, 1937

Trust Department: No

Bank Holding Company Affiliate
None

CEO: Kenneth M. Allbritton

Cash and balances Due From Banks:	281	Deposits:	8,165
Federal Funds and Repos:	1,355	Federal funds and Borrowings:	0
Investments:	3,480	Other Liabilities:	80
Total Loans:	4,399	Subordinated Debt:	0
Bank Premises and Fixed Assets:	76	Total Liabilities:	8,245
Other Real Estate:	0		
Other Assets:	193	Total Equity Capital and Reserves:	1,539
Total Assets:	9,784	Total Liabilities and Capital:	9,784
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

Directors: William B. deYampert, John B. Currie, John B. Currie Jr., Thomas F. Scannell III, Jack Gardner, William J. Currie

American State Bank

Wilson, AR

County: Mississippi
Branches in Town: 0
Other Branches: 1

P. O. Box 338 72395
Telephone: 655-8374

Population: 1,151
Charter Number: 262
Date: Oct. 3, 1908

Trust Department: No

Bank Holding Company Affiliate
None

Chm.: Steve Wilson
V.P.: Mary Emily Thompson
Cash.: Alice Griffin

CEO: Charles L. Miller
V.P.: Don Bassham

Cash and balances Due From Banks:	649	Deposits:	14,527
Federal Funds and Repos:	1,770	Federal funds and Borrowings:	0
Investments:	7,926	Other Liabilities:	130
Total Loans:	6,335	Subordinated Debt:	0
Bank Premises and Fixed Assets:	173	Total Liabilities:	14,657
Other Real Estate:	12		
Other Assets:	253	Total Equity Capital and Reserves:	2,461
Total Assets:	17,118	Total Liabilities and Capital:	17,118
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Harold Clemon, Sumner R. Cullom, C. L. Denton Jr., Phillip Forrester, J. B. Hilliard, Charles L. Miller, Michael E. Wilson, Midlred P. Wilson, R. E. L. Wilson V, Steve Wilson

Cross County Bank

Wynne, AR

County: Cross
Branches in Town: 1
Other Branches: 1

P. O. Box 9 72396
Telephone: 238-8171
FAX Number: 238-8171

Population: 8,446
Charter Number: 25
Date: Jun. 5, 1891

Trust Department: Yes

Bank Holding Company Affiliate
Cross County Bancshares, Inc., Wynne, AR

CEO/Pres./T.O.: Ken McClahahan
V.P.: Leon Foust
V.P.: Jack Runsick
Cash.: Beth Dildine
V.P.: Mac McClahanan
V.P.: Mazie Ballard
V.P.: Ann Jones

Cash and balances Due From Banks:	2,771	Deposits:	69,204
Federal Funds and Repos:	5,475	Federal funds and Borrowings:	548
Investments:	28,715	Other Liabilities:	771
Total Loans:	37,580	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,054	Total Liabilities:	70,523
Other Real Estate:	104		
Other Assets:	1,509	Total Equity Capital and Reserves:	6,685
Total Assets:	77,208	Total Liabilities and Capital:	77,208
Total Trust Assets:	530	Number of Shares Outstanding:	4,000

Directors: Willard G. Burks, Albert A. Hess, John H. Johnston Jr., James A. Richardson, Guy E. Fisher, Marvin T. Hagaman, Pete L. Imboden III, Roger E. Pohlner, Ken McClanahan

First Arkansas Bank

Wynne, AR

County: Cross
Branches in Town: 0
Other Branches: 1

P.O. Box 189 72396
Telephone: 238-2265
FAX Number: 238-7030

Population: 8,446
Charter Number: 228
Date: Jan. 24, 1907

Trust Department: No

Bank Holding Company Affiliate
Cherry Valley Bancshares, Inc., Wynne, AR

CEO/Pres.: W. M. Smith, III
V.P.: Burnis Posey
V.P.: Emmett Milam
Cash.: Yvonne Lace

Cash and balances Due From Banks:	576	Deposits:	19,791
Federal Funds and Repos:	0	Federal funds and Borrowings:	2,700
Investments:	9,734	Other Liabilities:	253
Total Loans:	13,101	Subordinated Debt:	0
Bank Premises and Fixed Assets:	710	Total Liabilities:	22,744
Other Real Estate:	0		
Other Assets:	487	Total Equity Capital and Reserves:	1,864
Total Assets:	24,608	Total Liabilities and Capital:	24,608
Total Trust Assets:	0	Number of Shares Outstanding:	2,000

Directors: W. M. Smith Jr., W. M. Smith III, Harry Melhorn III, Edward Maddox, H. H. Beasley, Emmett Milam

The Bank of Yellville

Yellville, AR

County: Marion
Branches in Town: 0
Other Branches: 1

P. O. Box 325 72687
Telephone: 449-4231
FAX Number: 449-4231

Population: 1,044
Charter Number: 691
Date: Dec. 13, 1945

Trust Department: Yes

Bank Holding Company Affiliate
Mountain Bancshares, Inc. Yellville, AR

CEO: Charles Campbell
V.P.: Chloe Richardson

Ex. V.P./Chm.: Judy R. Loving
Asst. V.P.: R.D. Jackson

Cash and balances Due From Banks:	1,625	Deposits:	38,841
Federal Funds and Repos:	1,000	Federal funds and Borrowings:	0
Investments:	15,664	Other Liabilities:	253
Total Loans:	22,387	Subordinated Debt:	0
Bank Premises and Fixed Assets:	754	Total Liabilities:	39,094
Other Real Estate:	983		
Other Assets:	633	Total Equity Capital and Reserves:	3,952
Total Assets:	43,046	Total Liabilities and Capital:	43,046
Total Trust Assets:	0	Number of Shares Outstanding:	20,781

Directors: Judy R. Loving, Charles D. Campbell, Fred Berry, Dan Duren, Karl King, Oran Carter, Owen Kompelien, H. C. Hall, Susan Wendel, Frank Bailey

SEVENTY-FIFTH REPORT

OF

STATE CHARTERED TRUST COMPANIES, INDUSTRIAL LOAN INSTITUTIONS AND NON PROFIT ORGANIZATIONS

(NOT ENGAGED IN COMMERCIAL BANKING)

(NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION)

JUNE 30, 1989

Jones Investment & Trust Co.

Little Rock, AR

County: Pulaski
Branches in Town: 0
Other Branches: 0

504 1st Federal Plaza 72201
Telephone: 374-5225

Population: 250,000
Charter Number: 302
Date: Aug. 29, 1955

Trust Department: Yes

Bank Holding Company Affiliate
None

CEO: Bernice Jones
V.P.: H. G. Frost, Jr.

Cash and balances Due From Banks:	332	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	12,890	Other Liabilities:	62
Total Loans:	1,269	Subordinated Debt:	0
Bank Premises and Fixed Assets:	11	Total Liabilities:	62
Other Real Estate:	0		
Other Assets:	222	Total Equity Capital and Reserves:	14,662
Total Assets:	14,724	Total Liabilities and Capital:	14,724
Total Trust Assets:	0	Number of Shares Outstanding:	1,000

Directors: Bernice Jones, H. G. Frost Jr., Mary Sellers

Metropolitan Trust Company

Sherwood, AR

County: Pulaski
Branches in Town: 0
Other Branches: 0

P. O. Box 6500 72116
Telephone: 835-7500

Population: 10,586
Charter Number: 569
Date: Jun. 5, 1925

Trust Department: Yes

Bank Holding Company Affiliate
None

Pres.: Hal C. Matthews
Treas.: Everett L. Hall, Jr.
V.P.: Andrew J. Collins

Cash and balances Due From Banks:	11	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	1,165	Other Liabilities:	977
Total Loans:	0	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	977
Other Real Estate:	192		
Other Assets:	24	Total Equity Capital and Reserves:	415
Total Assets:	1,392	Total Liabilities and Capital:	1,392
Total Trust Assets:	0	Number of Shares Outstanding:	1,636

Directors: Richard B. Adkisson, Howard Cockrill, Andrew J. Collins, Somers Collins, Jerry H. Glenn Jr., Justin M. Glenn, Everett L. Hall Jr., Lila B. Hornor, David Matthews, Hal C. Matthews, Justin Matthews III, James D. Simpson Jr.

National Credit Corporation

Little Rock, AR

P. O. Box 1681
72203

County: Pulaski
Branches in Town: 0
Other Branches: 0

Telephone: 371-8769
FAX Number: 371-8640

Population: 250,000
Charter Number: 1002
Date: Apr. 13, 1941

Trust Department: No

Bank Holding Company Affiliate
Worthen Banking Corporation, Little Rock, AR

Pres.: Andrew T. Melton

V.P.: Alan C. King

Cash and balances Due From Banks:	0	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	235	Other Liabilities:	5
Total Loans:	0	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	5
Other Real Estate:	0		
Other Assets:	5	Total Equity Capital and Reserves:	235
Total Assets:	240	Total Liabilities and Capital:	240
Total Trust Assets:	0	Number of Shares Outstanding:	6,250

Directors: Curtis F. Bradbury, William B. Keisler, Thomas A. Prince

Southern Credit Corporation

Malvern, AR

P. O. Box 400 72104
Telephone: 332-2462

County: Hot Spring
Branches in Town: 0
Other Branches: 0

Population: 10,000
Charter Number: 1000
Date: Oct. 9, 1959

Trust Department: No

Bank Holding Company Affiliate
None

CEO: W. H. McClure

Ex. V.P.: Layne Sparks

Cash and balances Due From Banks:	217	Deposits:	10,426
Federal Funds and Repos:	150	Federal funds and Borrowings:	0
Investments:	6,738	Other Liabilities:	51
Total Loans:	4,482	Subordinated Debt:	0
Bank Premises and Fixed Assets:	51	Total Liabilities:	10,477
Other Real Estate:	155		
Other Assets:	146	Total Equity Capital and Reserves:	1,462
Total Assets:	11,939	Total Liabilities and Capital:	11,939
Total Trust Assets:	0	Number of Shares Outstanding:	11,350

Directors: W. H. McClure, Layne Sparks, George L. McClure, Dr. A. J. Wilks, Frank McClure, Nancy York, Sara Cole

Arkansas Capital Corporation

Little Rock, AR

County: Pulaski
800 Pyramid Place 72201
Population: 250,000
Branches in Town: 0
Telephone: 372-9247
Charter Number: 1006
Other Branches: 0
Date: Jan. 1, 1901

Trust Department: No

Bank Holding Company Affiliate
None

CEO/Ex. V.P.: George H. Eagen
Chm./Pres.: Wlliam T. Staed
V.P.: George E. Campbell
V.P.: D. Patton Rudder
V.P.: C. Sam Walls

Cash and balances Due From Banks:	145	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	4,009
Investments:	2,506	Other Liabilities:	90
Total Loans:	5,451	Subordinated Debt:	691
Bank Premises and Fixed Assets:	13	Total Liabilities:	4,790
Other Real Estate:	175		
Other Assets:	79	Total Equity Capital and Reserves:	3,579
Total Assets:	8,369	Total Liabilities and Capital:	8,369
Total Trust Assets:	0	Number of Shares Outstanding:	1,095

Directors: George E. Campbell, Wayne Clark, Wallace B. Cunningham, Don Pattillo, Robert E. Pruitt, D. Patton Rudder, William T. Staed, A. David Harrington, Bob J. Nash, John W. Ahlen